DIGITAL CONSUMER IN TIER 2 CITIES OF NORTH INDIA- ANALYSING AND DISCERNING ONLINE BEHAVIOUR

A Thesis

Submitted in fulfilment for the requirement of the degree of

DOCTOR OF PHILOSOPHY

IN

MANAGEMENT

BY

PREETI THAKUR

Enrollment No. 146801

Department of Humanities & Social Sciences

JAYPEE UNIVERSITY OF INFORMATION TECHNOLOGY, WAKNAGHAT

DISTRICT SOLAN, H.P., INDIA

NOVEMBER, 2020

Dedicated to My Family

TABLE OF CONTENTS

DECLARATION BY THE SCHOLAR

I hereby declare that the work reported in the Ph.D. thesis entitled **"Digital Consumer in Tier 2 Cities of North India- Analysing and Discerning Online Behaviour"** submitted at **Jaypee University of Information Technology, Waknaghat, India,** is an authentic record of my work carried out under the supervision of Dr. Anupriya Kaur. I have not submitted this work elsewhere for any other degree or diploma. I am fully responsible for the contents of my Ph.D. Thesis.

Preeti Thakur

Enrollment No. 146801

Department of Humanities & Social Sciences

Jaypee University of Information Technology, Waknaghat, Solan

(HP), India

Date: 7th November, 2020.

CERTIFICATE

This is to certify that the work reported in the Ph.D. thesis entitled **"Digital Consumer in Tier 2 Cities of North India- Analysing and Discerning Online Behaviour"** submitted by **Preeti Thakur (Enrollment No. 146801)** at **Jaypee University of Information Technology, Waknaghat, Solan (HP), India** is a bonafide record of her original work carried under my supervision. This work has not been submitted elsewhere for any degree or diploma.

Dr. Anupriya Kaur

Associate Professor & Head

Department of Humanities and Social Sciences

Jaypee University of Information Technology, Waknaghat, Solan

(HP), India

Date: 7th November, 2020.

ACKNOWLEDGEMENT

I am deeply indebted to my supervisor, Dr. Anupriya Kaur for pulling me out of a sense of indecision regarding the choice of the topic and also for her able guidance, intelligent and valuable suggestions. It was her persistent encouragement, sympathetic, and co-operative attitude coupled with sound academic suggestions that I can complete my research work.

I am also thankful to Dr. Amit Srivastava, as he has always backed me and supported me to his best possible extent. Special thanks are due to Dr. Shruti Jain, Ms. Triambica Gautam, and other faculty members for providing me assistance, moral support, and valuable suggestions.

I would also like to express my gratitude to Prof. (Dr.) Vinod Kumar, Vice-Chancellor, Prof.(Dr.) Samir Dev Gupta, Director & Academic Head and Maj Gen Rakesh Bassi (Retd.), Registrar and Dean of Student Welfare for their interest, encouragement, and for providing me with the necessary facilities during my research tenure at JUIT.

I am grateful to Mr. Ravi Raina and Mr. Amit Kumar Shrivastava for their extended help and cooperation. Thanks are due for my dear friends Anjali Malik, Raghav Sharma, Prachi Kapil, and Karan Joshi for their support and encouragement during my research work.

I would like to acknowledge my parents and my in-laws for the unconditional support and understanding they have extended to this date, which ultimately leads me towards the successful completion of this work.

Last, but not the least that matters to complete my Ph.D. work is my husband, Dr. Prashant Upadhyay for his constant encouragement and cooperation for allowing me to devote time for the completion of this work when he needed me most.

PREETI THAKUR

ABSTRACT

Globalization has rapidly increased the opportunities of doing business in any countries. Many global online marketers have started to establish its business in many developing countries. Online commerce players in India have witnessed a lot of competition in the market as many new players have entered in market and now struggling to gain market share. Growing economy and increased buying capacity in these developing areas undoubtedly have a good opportunity to improve domestic and international trade. There has been an increase in international trade over the years. E-tailing is one of the fastest growing segments. One of the noteworthy aspects is that people from tier 2/3 cities in India have become active online shoppers and are leading a more aspirational lifestyle. Limited retail penetration and inadequate product availability and diverse demographics of consumers (who are now internet users) are forming a "sweet spot" for online marketers. Online marketers aiming to respond to the growing potential of tier 2 cities need to identify people' perceptions and formulate effective and desired market offerings as per a new customer segment. Presently, discounts and logistics remain the focus area of online marketers to appeal to consumers. These deep discounts model can benefit the larger players who can easily afford discounts and aggressive advertising costs for a longer time. However, it would be challenging for smaller online marketer players who are already struggling to create a niche by focusing on a particular product segment. In a highly competing market (online marketplace) e-marketers need to come up with unique market strategies (segment-specific) to deal with the consumers from tier 2 cities. An understanding of the attitudes/behavior of tier 2 online consumers could be a valuable source for online marketers or practitioners to formulate effective marketing strategies.

Online consumer attitude has been an important area of empirical and conceptual e-tailing research in last two decades. The relevance of understanding online consumer attitudes is universally acknowledged since its effects on consumer's purchase intention or finally whether a purchase is done. Literature in this field covers several topics of interest such as- the role of demographic factors, psychological factors, situational factors, personality traits, online reviews & recommendations, perceived trust & risk, etc. in online attitude formation and change. Past literature has revealed that majority of research on online consumer attitudes were conducted in the West or Europe, and very few studies were conducted in Indian

settings, which requires more attention. The theories and practices were under-researched in Indian tier 2 settings and the majority of past researchers have extended the TAM (Technology Acceptance Model) model repetitively. Past studies have focused on the limited antecedents of online shopping attitude and the role of other complex determinants such as hedonic value has been under-researched. Online purchase criteria and decision making for different product categories (e.g. electronics, apparel, personal care, etc.) have not been studied previously. Having an understanding of the association between various purchase criteria and different product categories could play an important role in reinventing marketing strategies. The present study works in this direction and addresses some vital gaps in the literature and provides several insights for online marketers and practitioners to formulate effective market strategies.

A mixed-method approach- a qualitative approach followed by a quantitative approach is used wherein several antecedents to online shopping attitudes across selected tier 2 cities are explored and examined. Specifically, the research objectives cover the following -1) to explore the factors via a qualitative approach that determine online shopping attitude in tier 2 consumers and develop a conceptual model; (2) to empirically validate the (model) determinants of tier 2 Indian consumer's online shopping attitude via a quantitative approach and; (3) to describe the underlying structure (similarity/differences) in the positioning of five product categories (electronics, apparels & garments, personal care, kitchen appliances, and stationery & schools/offices supplies) with respect to purchase criteria for selection.

Initially, a qualitative study was deployed to explore various antecedents which determine the online shopping attitude of consumers from tier 2 cities. In-depth interviews of 100 respondents (active online shoppers) from one tier 2 city (Jalandhar) were conducted. The grounded theory approach was used to analyze the depth interviews. Open, axial, and selective coding were done which helped to integrate or organize the relationships between the categories and after that conceptualization were done following the storylines. The qualitative study identified five antecedents of online attitudes such as- TR, CI, FB, BU, HV. Based on overall analysis a conceptual model was developed.

In the next stage, empirical validation of the model (developed via a qualitative study) was done. A two-tier sampling had been used to fulfill the pursuit of the research – 1) Area sampling and 2) Convenience sampling. Under area sampling, Kota, Agra, and Jalandhar selected as geographical samples. Thereafter active online shoppers were surveyed in these

tier 2 cities through convenience sampling. As per the guidelines of the existing literature a total of 600 respondents from the three selected tier 2 cities were deemed adequate for study. The data was collected through a structured questionnaire. The questionnaire consisted of socio-demographic factors; determinants of online shopping attitudes and; list of purchase criteria & five product categories. An on-site personally administered survey was conducted at each tier 2 city. In this study, the measure for determinants such as- TR, CI, CA and IP were taken from literature (discussed in Chapter-4) whereas the measure for determinants such as- FB, BU and HV are self-developed as no relevant scale was available in literature.

The analysis was done by using descriptive statistics and structural equational modeling. Next, the multi-group measurement invariance- configural, metric and scalar invariance was used. The results supported partial metric & partial scaler invariance and it got support for the measurement model. Similarly, the structural model was tested and invariance of five structural paths was examined. The study revealed that TR, CI, FB, BU act as determinants for online shopping attitude. Technology readiness come out as one of the strongest determinants for a positive online attitude followed by fondness for brands, consumer innovativeness, and perceived brand unavailability. A positive relationship was found between CA and IP among consumers from tier 2 cities in India. The results deem valid the generalizability of the model facilitating its easy adoption in a variety of settings.

The next correspondence analysis was employed to evaluate the positioning of five product categories with respect to purchase criteria for selection. Firstly, it addressed whether the product categories are positioned similarly or differently based on several purchase criteria. The results revealed that electronics and kitchen appliances have a somewhat similar positioning and stationery is distinct. Secondly, the specific purchase criteria which relate to a particular product category were identified. Further, the most dominating purchase criteria which defined the positioning of product categories were presented. The findings revealed that criteria such as- hedonism, online reviews, comparison option, delivery time, and discount options fall in (dominating purchase criteria) this zone.

The present study is insightful both from the theoretical as well as practical prospective. The study explores factors or antecedents of online shopping attitudes in tier 2 settings from a newer perspective instead of basic extensions of TAM and TRA which were the case with majority of past studies. The study deems valid the generalizability of the

measurement/structural model its easy adoption in another tier 2 settings. The study also contributed by guiding for including a mixed-method approach (qualitative and qualitative) and multigroup invariance analysis (measurement invariance and structural invariance) to assure that the various items used in the model were equivalent in order to make the meaningful comparisons across different samples (tier 2 cities). Additionally, the present study has depicted the potency of correspondence analysis in obtaining purchase criteria wise comparison of diverse product categories available online. The empirical analysis suggests that tier 2 cities are worthy for attention of online marketers and there is an eminent need to develop a distinct market strategy to cater in this segment (tier 2) rather than continuing with one for all market strategies. There is an imminent need to opt segment-specific strategies to appeal to the consumers from tier 2 cities. The present study provides useful insights for online market players and product/brand managers to create efficient/effective marketing programs for obtaining a sustainable competitive advantage.

To summarize, tier 2 cities being a very promising market for business it is important to completely discern the attitude/behavior of online consumers from tier 2 cities. Online players cannot be successful for a longer time while employing a universal strategy to deal with this segment. They need to focus on segment-specific strategies. As of now, marketers are relying on deep discounts and logistics models rather than coming up with distinct market strategies. Additionally, purchase criteria which the consumers from tier 2 cities associate while making a purchase online might be different from a consumer living in metro, hence decoding consumer behavior in market segments of interest and discerning the purchase criteria consumers associate with product and brand choices must be an essential part to strategy formulation. That is the reason for being the present study worthful.

LIST OF ABBREVIATIONS

AVE	Average Variance Extracted
CFA	Confirmatory Factor Analysis
CR	Composite Reliability
EFA	Exploratory Factor Analysis
SIC	Square Inter-construct Correlation
TAM	Technology Acceptance Model
TRA	Theory of Reasoned Action
TPB	Theory of Planned Behaviour
EKB	Engel, Kollatt, and Blackwell
SEM	Structure Equation Modeling
CFI	Comparative Fit Index
TLI	Tucker Lewis Index
NFI	Normed Fit Index
RMSEA	Root Mean Square Error of Approximation

LIST OF FIGURES

LIST OF TABLES

CHAPTER1

INTRODUCTION

1.1. Problem Statement

Presently, the market has become very competitive as new technology, devices and products are widely available than ever before. As the taste and preferences are changing very rapidly hence a sound marketing strategy are required to deal with a set of the customer group. In this situation, in depth knowledge about consumer attitudes is must for marketers as attitude act as advantages or barriers to marketers. A marketer who gives more priority to discount as compare to attitude (consumer attitude) while designing product or market strategy can limit its success. Understanding attitude and belief is the first step toward changing consumers' perception about the product and brand [1]. This type of approach is very important for a country like India where people comes from different segment based on- geographical diversity, social diversity, cultural diversity, political diversity, etc. In the last few years, India has seen rapid growth in online commerce sector which created growth potential for marketers. Hence, it becomes very important for online marketers to figure out the changes taking place in market especially in the internet adoption/use in India and how these changes are going to influence the current markets- as India is having second-most populous country, and is expected to be the world's second-largest nation of connected consumers [2].

Despite the fact, e- shopping in India is still in its preliminary stage, it offers tempting business opportunity for online marketers to establish or expand its business throughout the country. People living in small town and tier 2/ 3 cities has adopted the internet as ever before, which would be a definite game-changer. Earlier, marketers have given more priorities to consumer living in metro cities, however almost 3,133 cities which comes under the tier 2/3 category, consist around 31.16% of India's total population, thus it would be definately catch the eyeballs of marketers in the time to come. The developing cities (tier 2/3) will be the fastest-growing in terms of consumption expenditure. Online market players such as- Flipkart, Amazon and Snapdeal have already witnessed above 70% of online orders from lower tier and small-town India [3,4,5]. Internet has given the exposure to people living in tier 2/3 cities,

and online marketers need to develop fresh models for marketing, brand engagement, and, ultimately, commerce. As the fact it is known that attitudes are permanent difficult to change, online market players can get benefits by providing the right market stimulus for development of positive attitudes. This require the explore the determinants of online shopping attitude which were lesser known or unexplored in past literature. Academician or practitioner research can be benefitted and impart support in this direction. Thus, the study endeavours to bridge this gap wherein a model presenting determinants of online attitude was developed and empirically validated. In extension to this- another noteworthy aspect was to explore the various purchase criteria which online consumers associate while making a product-specific purchase. It could help online marketers, product/brand managers to design and alter marketing mix strategies and reposition if necessary. With intense competition in the market, businesses often feel compelled to bundle or replicate whatever are the current trends in their industry (e.g. price or discounts) instead of developing a customer-focused value proposition. Decoding consumer behaviour in market segments of interest and discerning the purchase criteria consumers associate with product and brand choices is an essential part of strategy formulation. Thus, the study aims to illustrate the positioning of five product categories across a range of purchase criteria for selection and subsequently developed insights for policymakers & practitioners.

1.2. The Rationale of the Study

Extant research demonstrates that an understanding of online consumers' attitudes/behaviour is a valuable concept in investigating online purchase decision making. Attitudes can be easily formed but it is very tough to shift or change the attitude of an individual. Consistency is the most important characteristic of an attitude [6,7]. It is challenging for marketers or brands to change the attitude of consumers once they have made an opinion towards any product or brand. Therefore, discerning online behaviour or attitude has been a matter of interest to academician, online marketers and policymakers [8-10]. Forming and diffusing a favorable attitude towards online shopping among a specific market segment (tier 2) could strengthen the competitiveness in the e-tailing industry, which is presently dominated by two or three big players [11,12]. Presently, when e-taling industry in India has started focusing on its promising tier 2 markets, it becomes pertinent for e marketers to discern online shoppers' attitude. Thus, there was a need to conduct qualitative as well as quantitative study which could help online marketers to develop an effective market strategy (segment specific-tier 2).

Present study takes a significant step in this direction wherein it develops a framework on online shopping attitude and related aspects that helps e-marketers or practitioners to discern online consumption behaviour in tier 2 cities.

1.3. Research Objectives

This study followed a mixed-method approach wherein several determinants related to the online shopping attitude of consumers from tier 2 cities across selected tier 2 cities were explored and examined. In the initial stage of study, the researcher has used a qualitative approach and developed a conceptual model. After that, the study empirically investigated the conceptual model developed through the qualitative study. Specifically, the research objectives cover the following:1) to explore the factors via a qualitative approach that determine online shopping attitude in tier 2 consumers and develop a conceptual model; 2) to empirically validate the (model) determinants of tier 2 Indian consumer's online shopping attitude via a quantitative approach and; 3) to describe the underlying structure (similarity/difference) in the positioning of five product categories (electronics, apparel & garments, personal care, kitchen appliances, and stationery & schools/offices supplies) with respect to purchase criteria for selection. Based on these objectives the present study investigates the research questions as follows:

RQ1: Does the online shopping attitude model demonstrate adequate psychometric properties?

RQ2: Does the online shopping attitude model exhibit measurement invariance and structural invariance across the selected (Kota, Agra & Jalandhar) tier 2 cities?

RQ3: Are the product categories- electronics, apparel & garments, personal care, kitchen appliances, and stationery & schools/offices supplies positioned similarly or differently based on the several purchase criteria?

RQ4: What are the specific purchase criteria which relate to a particular product category?

RQ5: Which are the purchase criteria that are discriminatory and have a dominant impact on the positioning of product categories?

1.4. Nature & Scope of the Study

The study includes a mixed-method approach- a qualitative study followed by quantitative research. The quantitative study illustrates an empirical examination and validation of the

conceptually driven model (via- a qualitative study) of the online shopping attitude of consumers from tier 2 cities. It also illustrates the positioning of five product categories with respect to purchasing criteria for selection. The study focused specifically on tier 2 online consumers from north India which remained an unexplored area theoretically- and-practically. The present study has focused on unexplored areas and methods of online shopping attitudes such as – employing more than one location (tier 2 city) as the subject of study (unlike past studies in this area) and multigroup invariance analysis. The scope of the study was limited to three tier 2 cities of north India. The cities were selected based on various reports and articles which have considered these cities as the fastest growing cities in north India (detail discussed in Chapter 2). The findings from the present study are therefore representative of several tier 2 cities in India with similar characteristics. Since the study employed more than one tier 2 city as the subject of study, multigroup analysis (measurement invariance and structural invariance) was used to analyze the research questions of study. The findings support generalization of given research model. The present study includes five product categories that have been cited as top most selling product categories on online shopping cities and employs the correspondence analysis (theoretical gap). The subsequent analysis provided findings on the same. Similarly, the implications of the study are particularly relevant for online shoppers in tier 2 cities.

1.5. Theoretical & Practical Relevance of the Study

A conceptual model was derived and tested empirically. Although the literature available on retailing (online retailing and physical retailing) has given many studies of online shopping attitude but none of them has categorically investigated the orientations among Indian tier 2 online shoppers. This study is the first one which examined and validated the determinants of online shopping attitudes among consumers from tier 2 cities. It has extended the line of research by identifying or exploring the antecedents/determinants of online shopping attitude from a newer perspective instead of extending the TAM which is the case with maximum of previous studies. Unique factors have been identified in tier 2 settings. Additionally, the study is amongst the first to assess the positioning of various product categories on specific purchase criteria for online consumers from tier 2 cities. The study also depict the potency of correspondence analysis in obtaining a purchase criteria wise comparison of diverse product categories available online. The output of the study is graphical in nature to assist an exact and comprehensive analysis of online comparative product positioning. The empirical

analysis of the study yields several practical and global insights for online marketers and product/brand managers (detail discussed Chapter-6). The results of the study clarify that tier 2 cities are worthy for attention of online marketers and there is an imminent need to develop a distinct market strategy to cater in this segment (tier 2) rather than continuing with one for all market strategies. There is an imminent need to opt segment-specific strategies to appeal to the consumers from tier 2 cities. The study provides several practical insights for developing marketing strategies and practices such as – user-friendly website design, stimuli to innovativeness, expedite brand adoption, market intelligence, speed of delivery & logistics and hedonic pleasure, etc. which can help online marketers to develop a positive attitude among consumers. The study draws special attention to the importance of various purchase criteria in defining the positioning of specific product categories. The results of this study can help online marketers and product/brand managers to provide the right stimuli and suitably design marketing mix (product specific) when dealing with specific consumer segments such as consumers from tier 2 cities.

1.6. Organization of the Thesis

The thesis is organized as follows. The introduction chapter is followed by presenting the backdrop of the study in Chapter 2. The backdrop consists of internet penetration, online commerce in India followed by sections such as- the growth of e-tailing in India, marketing orientation of online-retailers, directions for e-tailers, and growing potential/online shopping trends & classification of tier 2 cities. Chapter 3 reviews past literature on online consumer attitudes. The review provides the theoretical base for this thesis and imparts important research directions. Although online consumer attitude is widely studied in the past literature none of them has investigated the consumers from tier 2 cities. Based on the previous studies and qualitative study, a conceptual framework is derived in chapter 4. Chapter 4 also explain the research methodology applied in the empirical validation of the model, including the measurement of constructs and sampling framework. Chapter 5 include the data analysis and results, in which each research question and hypothesis are scrutinized. In chapter 6, a detailed discussion on the findings has been made and thereafter theoretical, practical, and global implications are presented. Chapter 6 also includes a table presenting an overview of practical implications for practitioners. Future scope of the research and limitations are discussed in the end.

CHAPTER 2

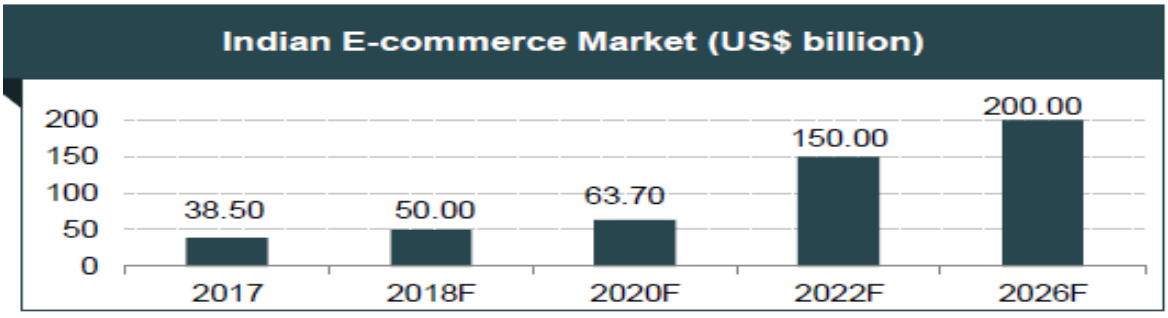
BACKDROP OF THE STUDY

This chapter include the background of the research which conceptualizes the research study. Firstly, internet penetration in India and the growth of e-taling are discussed. Next, the growing potential of tier 2 cities, classification on Indian cities, and rising consumerism in tier 2 cities are discussed. Finally, the growth, marketing opportunities, and selection of tier 2 cities for the study are highlighted.

2.1. Internet Penetration & E-Commerce in India

The e-commerce industry is growing rapidly in India from last few years. With the fast-economic growth in the country, consumer markets have witnessed remarkable increase in interest and activity. The availability of advanced computer technologies and continuing technological innovation has made computer as an integral part of our economic infrastructure. The adoption of these technologies has enabled online marketers to be more reachable. High tech devices such as tablets, smartphones, and high internet speed (4G) is leading to rise the internet users in India [13]. It is expected that e-commerce in Asian region will grow very fast in next few years. The online buyers in Asian region are expected to cross over one billion in 2020 [14]. Because of rising income and increase in digital users, e-commerce market in India is about to reach up to US $150 billion by 2022 [15]. Figure 2.1 presents the forecast growth of India's e-commerce market.

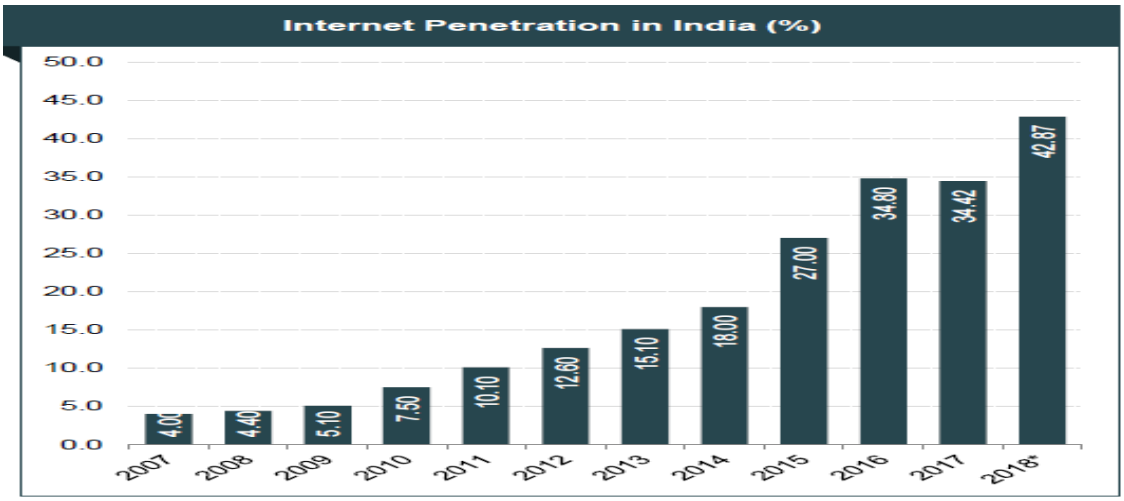
Figure 2.1: India's E-Commerce Market.



Source: Indian Brand Equity Foundation, 2019 (www.ibef.org)

Internet penetration in India was 42.87 percent (refer Figure 2.2) consisting 88.26 percent urban users and 21.76 percent in the rural areas in 2019. Almost a big chunk of people from urban areas are already using internet whereas, a big Indian population is residing in semi-urban areas [15]. Thus, there is an immense opportunity for increased penetration in semi-urban or rural areas. The internet users (active) in India is on second position worldwide after China [16]. The internet has helped to enhance the relationships between manufacturers and end consumers and online marketers can leverage the consumers' connections to offer more personalized information and actions.

Figure 2.2: Internet Penetration in India (%).



Source: Indian Brand Equity Foundation, 2019 (www.ibef.org).

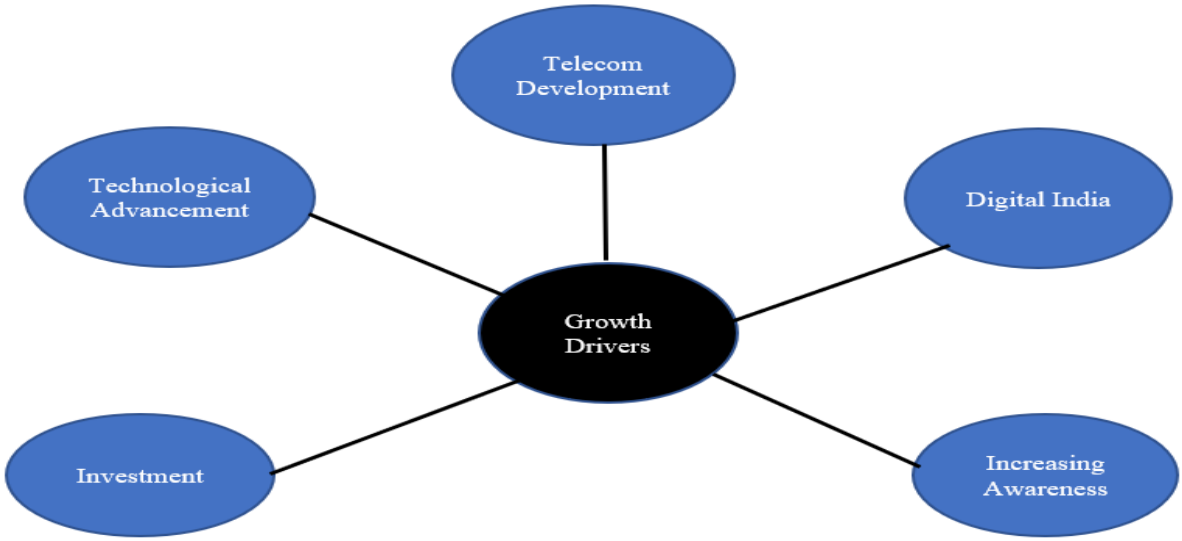
The government has felt that for the growth of economy, development of the IT industry and information infrastructure is very important. Rapid penetration of internet enabled devices in semi-urban or rural areas can help in rising the economy. Technology driven applications can help marketers to easily integrate with the international markets, the online marketplace. Thus, the government has formulated few liberal business policies which can help in the development of the IT industry. The growth drivers for e-commerce (govt specific) are presented in Figure 2.3 and discussed in detail.

Telecom Development

The telecom sector in India has witnessed continued liberalization since last 15-20 years. Initially, there was the monopoly in telecom sector in India but in the year 2001, the government of India opened this sector for private players. The move helped in providing

improved basket of services (e.g. cellular, internet etc.) – to the customers with customized prices. These policies had a positive effect on overall telecom sector and India has imported telecom equipment of INR 695.16 billion while exported around INR 204.75 billion [17]. Thus, a considerable rise in the uptake of internet and telecom services was witnessed in the country for first time.

Figure 2.3: Growth Drivers of E-Commerce in India.



Source: Author's compilation from the reports on e-commerce.

Other than this, Indian government come up with the "Make in India" national program. The purpose of this initiative was to attract various business to the country by providing lucrative offers and to meet domestic needs and demand. With this initiative many telecom firms established their business set up in India. It led to increase in the use of mobile phone (4G) in the country and now these 4 G operators are looking to make the most of this opportunity. This enabled Indian consumers to use smartphone and apps in new ways. Good internet services affect consumer perception and further shape their smartphone behaviour [18]. The government initiative and favourable business policies (telecom policies) enabled deep internet penetration (urban, semi-urban and rural) throughout the country.

Digital India

Digital India is one among successful initiative India has taken to engage more and more people on internet portal. This program has worked towards the empowering people living beyond metro cities and connecting them with rest of the world. One of the major goals of this

program was to make internet services available in smaller towns of the country and increase the awareness and knowledge about benefits of using internet. This initiative of government proved as a game-changer for online commerce industry. The government try to create right ambiance for global companies to cater the business in India. Digital India's 3 keys centered areas are infrastructure, governance and digital empowerment of citizens [19]. With the help of these three pillars the trend of online shopping is going to be very fast pace as all three pillars cover a lot of e-commerce favorable prospect under the campaign [20]. Online marketers are the direct beneficiary of this government initiative. Digital India is enabling people to access the phone in anywhere in the country, e-Kranti is helping to the electronic delivery of services and boosting electronics manufacturing. This program has helped people to get trained in the different regional languages about the use of laptops and other internet-related gadgets that have increased computer literacy in the country which is a good sign for e-commerce players. Such kinds of government initiatives have worked in favour of the growth of e-commerce in the country.

Technological Advancement- 4G

Earlier most of the Indian online users were using 2G or 3G services but after the launch of 4G services in India, consumers across the country are enjoying high-speed internet. People are enjoying fast uploading, HD video streaming, and downloading of music, and movies. To attract users, cellular companies are using a different type of approaches, for example, Airtel has taken a two-pronged approach—where it has come up with Flipkart (online shopping site) offering customers with 4G SIM card whenever they purchase smartphone from this leading online shopping site [21]. 4G networks essentially have offered two things one is better to call quality and the other one is data speed, which has boosted the trend or growth of online activities in the country. The government's smart cities campaign and make in India has further helped to telecom companies to expand the reach of 4G networks in all over the country [22, 23].

Increasing Awareness

With the success of government initiative such as- Digital India (discussed earlier), more and more people across country get aware about using the internet and a result they are being attracted towards e-commerce. Marketers have seen a lot of business potential in the Indian market and started focusing on internet content in local languages. For instance, Flipkart has

started using an artificial intelligence system, which changes the speech into the text in different regional languages [24, 25]. These kinds of initiatives from marketers are helping many people to get familiar with online portals any of their comfortable language and, ultimately engaging them to online sites.

Investment

Favourable FDI policies and support from various investment players are also boosting the growth of online commerce in India [26]. For instance, Softbank has invested in Flipkart, Alibaba international financial corporation has invested in Big Basket, Berkshire Hathaway has invested in Paytm [15]. Overall, we can say that India has become a point of attraction for foreign business investors.

The above-mentioned factors have provided the business supportive environment to various startups to push them forward in highly competitive market. Finally, we can say that such kind of government initiatives have boosted innovation among people in the country and have fastened the trend of e-commerce in India.

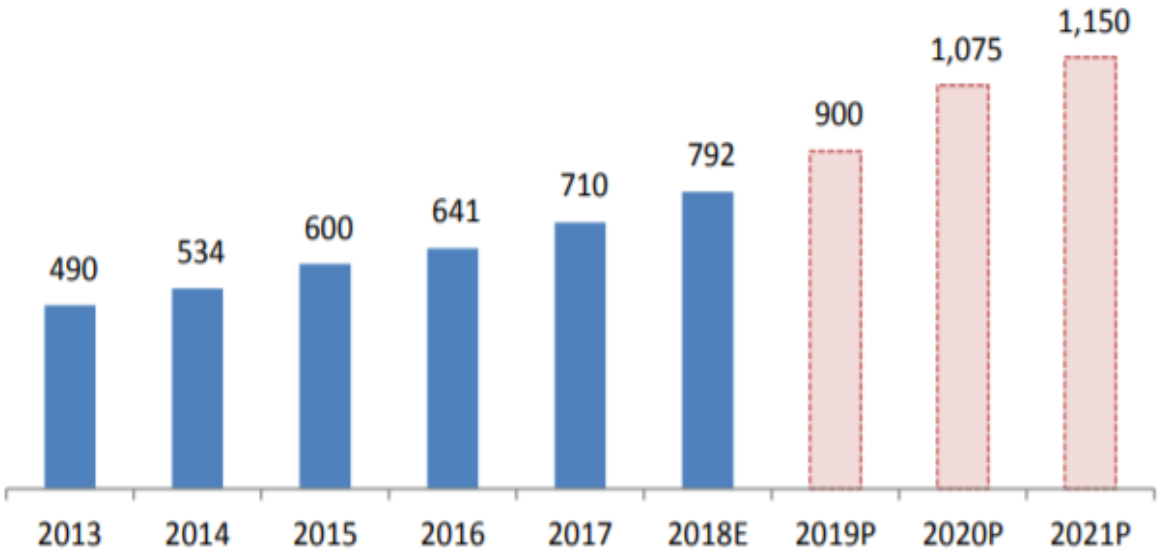
2.2. Growth of E-Tailing in India

Earlier shopping was a simple process for people, they used to visit a physical store to buy something for themselves. At that time people were not highly literate to access a laptop or PC to buy something online and absence/weak internet connection in some regions was another barrier in online shopping. E-commerce became a hot choice amongst the commercial use of the internet in the year 1991 [27]. Nobody has even thought that time buying and selling online will become a global trend and India will become a most attractive market for online marketers. In India firstly IRCTC introduced online portal in the year 2002, where online passenger reservation system was used and it was welcomed by a common man as now there was no need to wait for long in ques, highly convenient. This was a big achievement in the history of e-commerce in India [28]. After the unprecedented success of the IRCTC, the same system was used by the airlines in the year 2003. Presently, the booking system is not just restricted to travel rather bus booking, hotel booking etc. are being professionally done by reputed websites like Goibibo, MMT and Yatra.

Online websites are welcome by a big chunk Indian people which motivated various marketers to use similar kind of market approach and gain high profits. Though IRCTC and

Indian airlines were already using an online ticketing system it gained popularity when Flipkart come up with its deep discount model in the year 2007. Initially, Flipkart started its business by providing books, stationery items, and later on when saw people interest in online buying it added a wide range of products on its website. After the success of Flipkart in Indian online retailing, other portals such as- Amazon, Myntra, Nyka, etc. started looking India for their businesses. Presently, India has emerged most dynamic retail industries in the world. The retail market size (as shown in Figure 2.4) has also grown rapidly [29]. In the last two years, the retail industry has been growing at the rate of about 12% on account of favorable demographics, growing per capita income, a rising middle class, urbanization and attitudinal shifts in consumer spending patterns, etc.

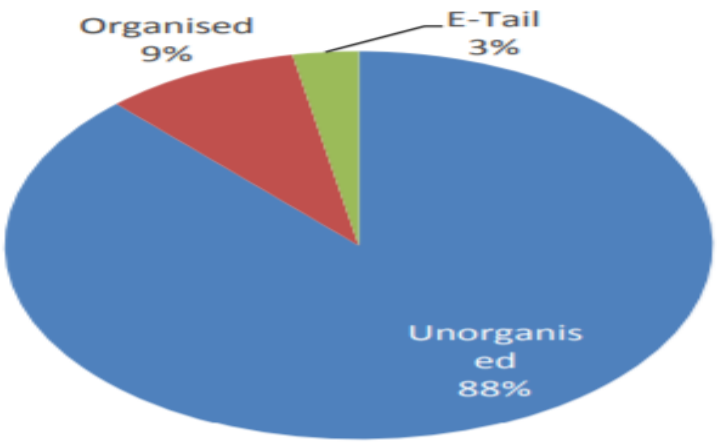
Figure 2.4: Market Size of Retail Industry in India (USD billion)



Note: E-Estimate, P-Projected; Source: IBEF, CARE Rating.

Indian retail industry is highly unorganized which provides good business opportunities for online marketers to penetrate this unorganized retail industry. During 2018, the unorganized retail accounted for about 88% of the total retail revenue as shown in Figure 2.5. The product categories wise contribution (presented in Figure 2.6) in organized retail shows that products such as- apparel & footwears, jewellery & accessories, consumer durables, beauty & personal care, décor & furnishing are not established well in organized retailing, hence offer good opportunities for online marketers to cater in these product categories.

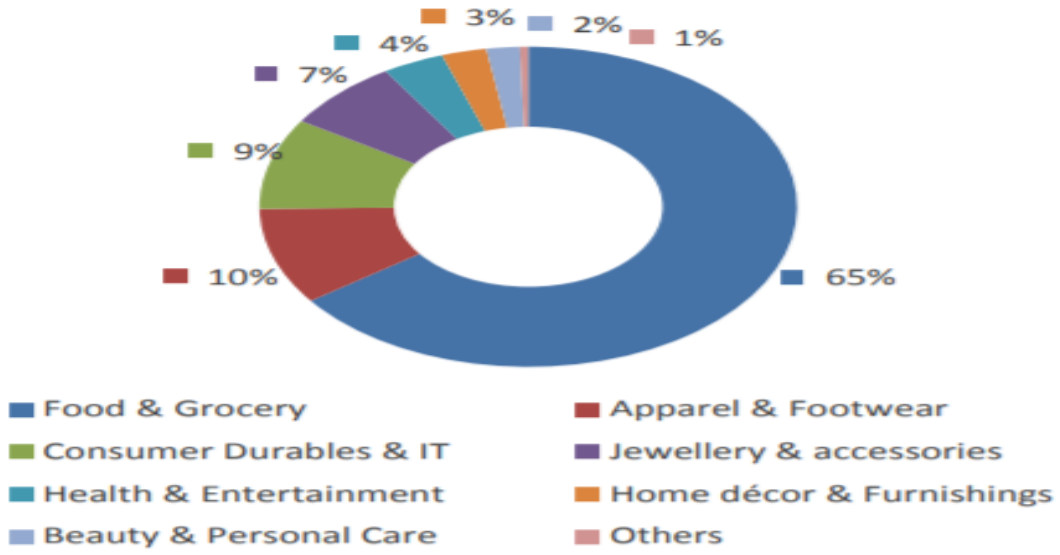
Figure 2.5: Segment-wise contribution in Retail Industry.



Source: Retail Industry Update: Outlook 2020.

Indian retail industry is highly unorganized which provides good business opportunities for online marketers to penetrate this unorganized retail industry. During 2018, the unorganized retail accounted for about 88% of the total retail revenue as shown in Figure 2.5. The product categories wise contribution (presented in Figure 2.6) in organized retail shows that products such as- apparel & footwears, jewellery & accessories, consumer durables, beauty & personal care, décor & furnishing are not established well in organized retailing, hence offer good opportunities for online marketers to cater in these product categories.

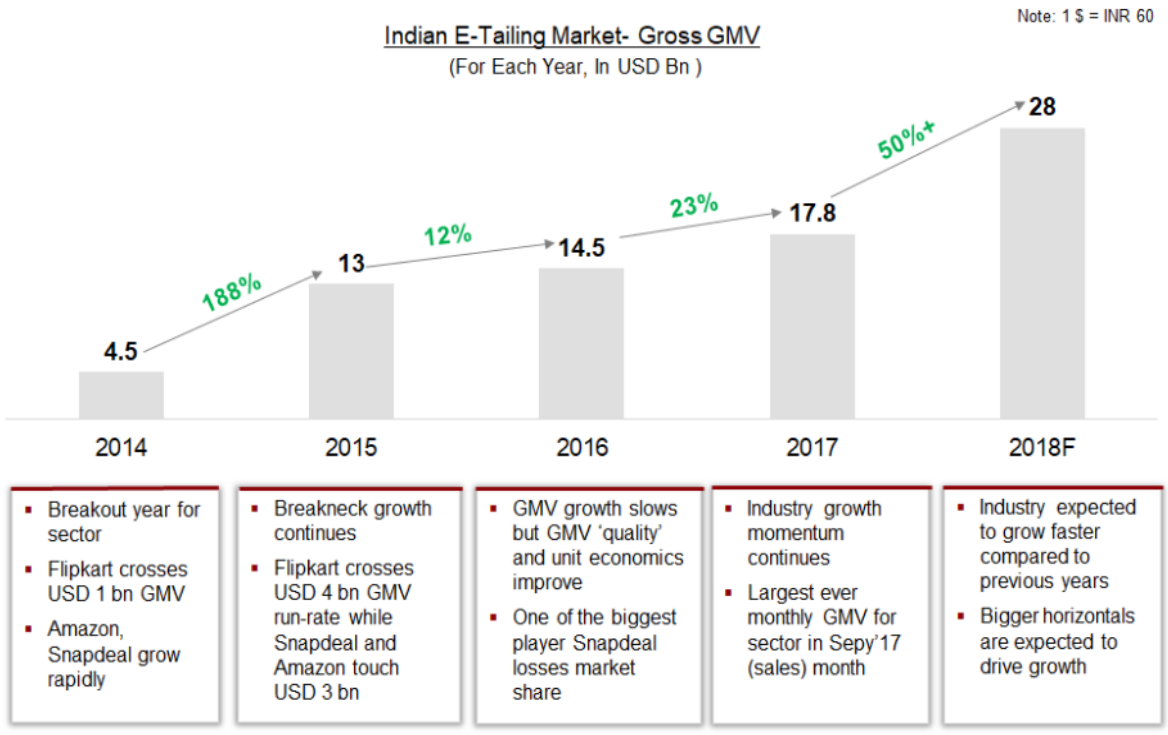
Figure 2.6: Product category wise contribution in Organized Retail.



Source: Retail Industry Update: Outlook 2020.

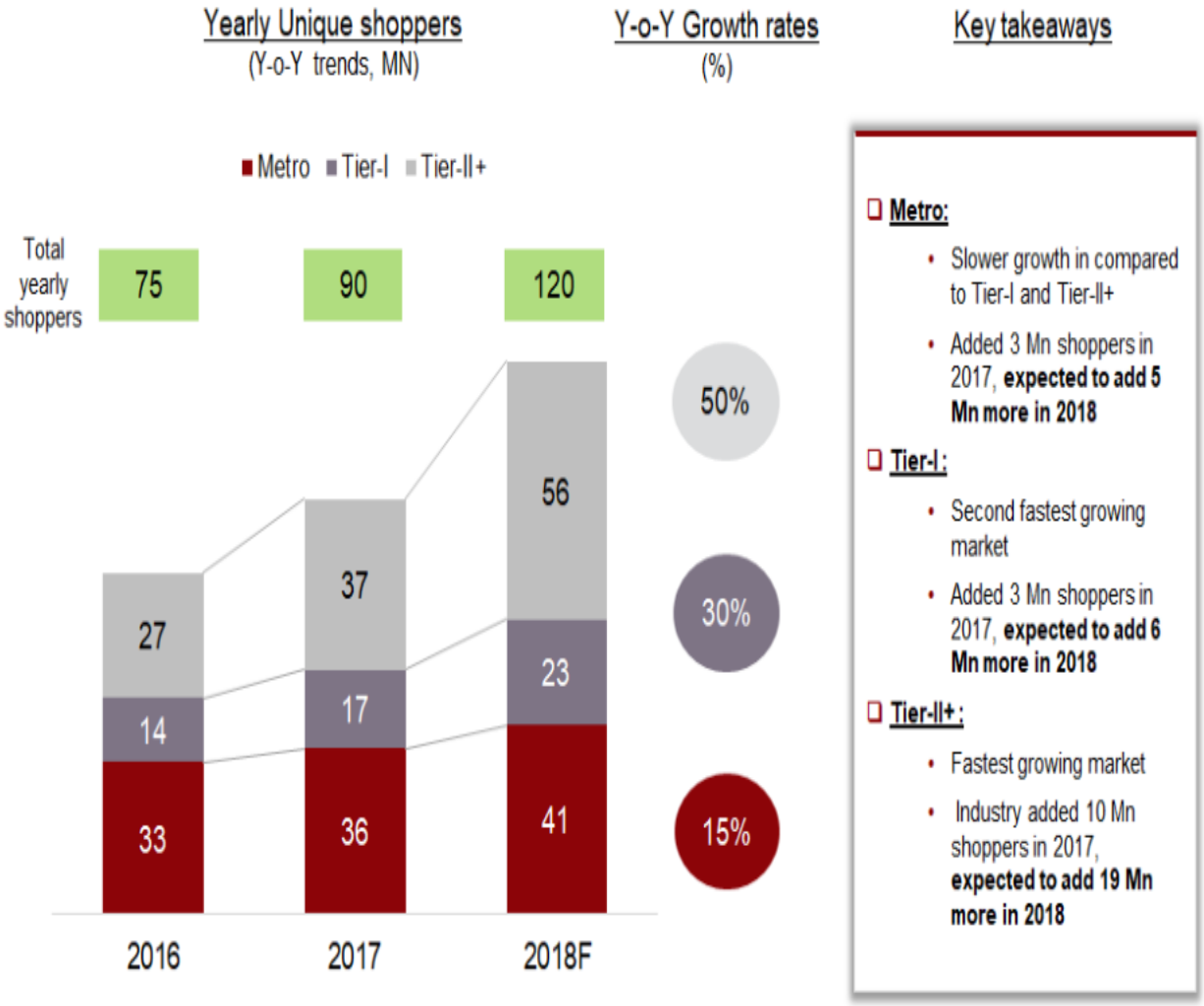
Additionally, the launch of low budget smartphones with cheap internet tariffs has given exposure to consumers living in tier 2 or lower tier. Smartphones have led the convenience of people to access online shopping sites anytime and anywhere rather than be restrictive with PC or laptops. It has made the shopping experience more efficient, more personalized, and more convenient. Internet and smartphones have pushed consumers from tier 2 cities on social networking sites which has enabled them to be informed with all the new trends/fashion across globe. Additionally, an aggressive advertising or promotional events on social networking sites have further increased the probability of the success of converting potential consumers from tier 2 to final consumers. Social media is playing a vital role in consumer engagement [32]. We can take an example of Asian paints, it tags the Holi friend campaign on Facebook in the year 2011. According to this campaign the users could pick a friend from the friend list and colour their friend's pictures (via Asian paint palette) with specific world cup team colour. The applications motivated users to participate and win attractive prizes. It was one of the successful campaign and garnered a close to 35000-page view with in the first week [33]. Social media has emerged as one of the influencing factors among consumers from tier 2 cities which leads them to online product adoption.

Figure 2.7: E-tailing Industry Growth.



Source: RedSeer Analysis.

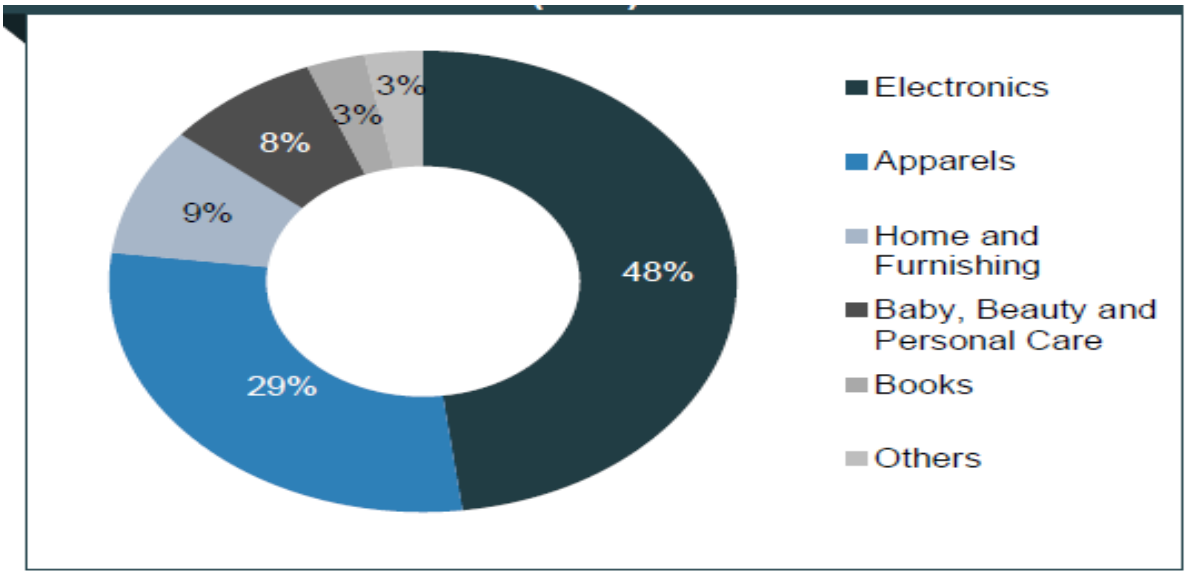
Figure 2.8: Growth of Online Shoppers from the metro, tier 2/3, and smaller town.



Source: RedSeer Analysis.

Presently, Flipkart and Amazon are two leading online market players and providing various products to online consumers such as- electronics, apparel, footwear, home appliances, stationeries, accessories, etc. The latest report revealed that electronics has emerged as the fastest-growing or selling product category on online shopping sites followed by apparel, home & furnishing, baby care products, and stationeries (refer Figure 2.9) [15]. A big chunk of consumers is using the online platform for buying the goods or services thus it becomes very important for various brands to have their presence on an online shopping site. Many of them have employed the concept of "phygital" store. This concept has enabled many brands (operating in various product categories) to reach out to geographical alienated customers.

Figure 2.9: Top-selling product categories online (2018).



Source: Indian Brand Equity Foundation, 2019.

It is evident that online retailing in India is on the rise and offers immense opportunities for existing online players. Although online market players like Flipkart and Amazon are enjoying a 75% market share, there are several smaller online players such as- Purplle, Nyka, Limeroad, Craftsvilla, etc. who are trying to create a niche. These smaller players require to identify the unique consumers' needs or expectations and to provide them more customized shopping experiences. Niche retailers need to work on customer loyalty and shopping experience related strategies to retain and grow their market share. To provide a customized shopping experience, these players (bigger and smaller) needs to understand online consumers' attitude/behaviour. The results of the present study will provide directions to these players.

2.3. Marketing Orientation of E-Tailer

The e-tailing industry is growing rapidly in the country. Thus, the industry will get bigger and better in the coming years and consumers will look for a seamless shopping experience. E-marketers need to keep track of changing lifestyles, tastes & preferences, attitudes, and buying behaviour of online consumers. Presently, the deep discounts model and logistics remain the focus area of the online market players. At the initial stage of online business, the discounts started to lure customers for whom shopping online was a whole new concept. At that time, it was mostly about the "CAC- Customer acquisition cost" and "Educating the

customer", customers who were away from the shopping online. However, as the market began to mature, the players in the space received an uncomfortable surprise – rising competition prevented them from pulling back on the discount front. Now, these deep discounts are being backed by aggressive advertising by online players to gain market share and it is benefitting the larger players who can easily afford discounts and aggressive advertising costs for a longer time. While on one side the bigger players such as- Amazon, Flipkart, Snapdeal, etc. have established well in the online market place, small business players such as- Shopclues, Voonik, Shien, Craftsvilla are still struggling to make their place in the market. Bigger online players are easily putting consumers on ease of selection of the vast varieties of products available on one platform whereas, smaller players are trying to create a niche by focusing upon a particular product segment. For instance- Voonik focusing on the fashion segment for women, Nykaa focusing on cosmetics & personal care segment, Fabfurnish focusing on home furnish & décor, Pepperfry focusing on furniture segment and Babysworld.in focusing on baby care segment. Being the smaller players, it remains challenging to sustain the business and gain market share while competing bigger players. Online marketers (bigger and smaller players) need to move beyond discount models and find new ways to beat the competition.

Figure 2.10: Online Market Skew.

Source: Author Compilation.

Additionally, the online discount is expected to be affected by the upcoming draft e-commerce policy. E-commerce policy has clearly stated the maximum duration of deep discounts that are being used by various e-marketers to lure consumers and this might negatively influence the deep discounts strategies. Secondly, it would influence (directly or indirectly) the price of products services [34]. Thus, online players would not be able to sustain cashback and deep discounts soon. These discounts can be helpful to get the consumers on online shopping sites and boost sales but it cannot create loyalty among online consumers, neither it can engage consumers for a longer time.

In future, it would be difficult for even bigger players to sustain in the market while relying on the only discount led model because it will create a financial burden on online players as well as on investors. For example, Flipkart revenue in FY 13-14 up by 476 % and the losses also up by 156 %. This is important to note that a greater proportion of the losses was due to the heavy discount policy adopted by the company [35]. As stated earlier, online marketers are using deep discount strategies to attract customers but not being able to deal with this financial burden of discounts, they demand discounts from their suppliers e.g. recently Myntra insisted its suppliers to provide them discounts up to 36-38%. Brands are also under massive pressure because of a clash between the online retailer and physical store based on discounts only [35]. As far as present strategies are concerned online marketers are not seen focusing on another aspect of markets especially when dealing with consumers from a different segment (tier 2). Online marketers that specifically aim at some particular market segments for instance tier 2 cities should not impose some of their standard marketing practices followed in metropolitan markets without reflecting on the response it elicits in the market segment. Also, consumption behaviour varies with respect to product type. If consumers favour discounts for one product type they may be looking for warranties or service support for another product. What then becomes a valuable buying proposition for a consumer from tier 2 city? Is it the same or different across different product categories? This should be taken care of online marketers while developing market strategies. Marketers can do so while implementing segment-specific strategies. Artificial intelligence and consumer profiling can further be a good base for forming an effective market segment. E-marketers can tie-ups with designers & celebrities and sponsor big fashion events which can also help to build a unique image rather than a discount-driven image. Digital technology (website design, website quality, tech readiness, etc) can influence the present and future revenues of online marketers, hence,

online marketers should leverage the integrated power of various digital technologies to better achievement of business goals.

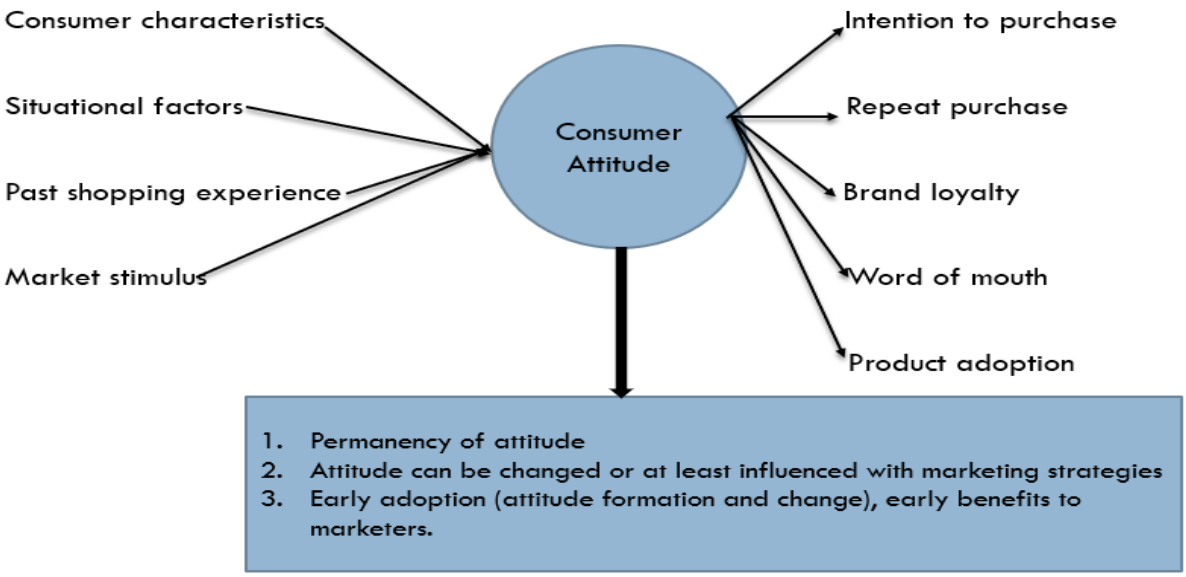
2.4. Directions for E-Tailing Strategies

It is clear from the previous discussion, if online market players have to serve in this competitive market, then they need to come up with unique market strategies. Presently, online marketers have focused on deep discounting models only, which may not be sufficient to retain its customers for a longer time - especially when you are operating in a country like India having a diversity in terms of cultural, social, geographical, political, etc. It would not be sufficient for online marketers to use homogeneous strategies for all online consumers. They need to come-up with segment-specific strategies and it will be possible only when marketers get to know how the attitude form in the different segment groups. Attitude is the inner feeling of a person towards a product or service which can be positive, negative, or neutral. Online shopper's attitude is the predictor of purchase intention [36-38]. It affects online shopping and ultimately affects whether the product is bought [39, 40]. Attitudes are very difficult to change. Consistency is the most important characteristic of an attitude [39,41]. For instance, online consumers who were using cash on delivery options for payment shifted towards digital transactions at the time of demonetization due to a shortage of hard cash in the economy. It seems that once people will start using an online payment system it will put them in ease of paying and might be possible that they opt online payment system forever. But unfortunately, after a few months when cash started flowing in the market, most of them those who had started digital payment bounce back to cash on delivery mode [42, 43]. It was just the situational shift in the mode of the transaction rather than a change in attitude.

It is challenging for marketers or brands to change the attitude of consumers once they have made an opinion towards any product or brand. Previous researchers have revealed that consumer's attitude towards online shopping can be influenced if marketers know how attitude are being formed in a specific consumer segment [44, 45]. As early as marketers identify the factors which form attitude in a specific market segment and formulate effective strategies would give early benefits to marketers. A positive attitude creates positive word of mouth or positive information process and the formation of brand attitude [46]. Consumers have a set of beliefs about a product or service and then, through those beliefs, form an image

about that brand. The consumer having a positive attitude towards a brand, the probability of choosing that brand seems significantly higher [47, 48].

Figure 2.11: Importance of Understanding Online Consumer Attitude.



Source: Author's Compilation.

Figure 2.11 has presented factors such as- consumer characteristics, situational factors, past shopping experience, market stimulus, etc. which form attitude among consumers and these factors are well acknowledged by previous researchers [49-53]. A consumer's attitude towards a brand directly affects their purchase intention, repeat purchase, brand loyalty, word of mouth, and, ultimately, product adoption [54-56]. The marketers who seek early adoption of their product need to study very carefully above-mentioned factors and its impact on consumers. Choosing discounts (e.g. Flipkart's heavy discount model) and ignoring consumers' attitude for a product when formulating the marketing or product related strategy can restrict its gain. Thus, there is an imminent need to understand customer attitudes and work on an effective brand strategy for different target groups (consumers from tier 2 cities), and communicating them effectively.

Additionally, online marketers trying to cater consumer from tier 2 cities (detail discussed in the next section) require to understand their perceptions and accordingly design market offerings. Marketers need to provide the right stimuli and suitably design their marketing mix. However, with intense competition businesses often feel compelled to bundle or replicate whatever are the current trends in their industry (e.g. discounts) instead of developing a

customer-focused value proposition. Consumers' buying behaviour (specific market segment-tier 2) will be different from consumers living in metro cities. For instance, a report revealed that high technology, brand reputation, applications, and user-friendliness were the major important decision criteria for metropolitan consumers while consumers in small towns and cities were more concerned with price, after-sale services [57, 58]. Hence, understanding consumers perception or attitude is need of hour. Online marketers need to reinvent across aspects like product quality, product varieties, service support, etc. and come up with the newer model based on consumer profiling. Decoding consumer behaviour in market segments of interest and discerning the purchase criteria consumers associate with product and brand choices is an essential part of strategy formulation especially for smaller players who cannot work on the deep discounting model for a longer period. The present study has worked towards (1) identifying and validating the determinants of online shopping attitude in tier 2 consumers and (2) has evaluated the association of purchase criteria such as- discounts, delivery time/option, etc. with different product categories. The finding of the study may provide directions for online marketers and product/brand managers to develop a few effective marketing strategies to deal with consumers from a specific segment (tier 2).

2.5. Growing Potential of Tier 2 Cities

2.5.1. Classification of Indian Cities

Indian cities have been divided as tier 1, tier 2 and tier 3 by the Government of India. The classification was done on the grounds of CCA and HRA [59]. The population was set as a criterion for the classification of the cities where population > 50 lakhs as tier 1 cities; 5-50 lakh as tier 2 cities and < 5 lakhs as tier 3 cities. Presently, India has 8 tier 1 city, i3,133 tier 2/3 cities, and over 5000 small towns [60]. Cities located in north India, such as- Jalandhar, Ludhiana, Chandigarh, Agra, Kota, Jammu and many others are defined as tier 2 cities [61].

The Indian cities (tier 2) are growing rapidly as compared to metro cities. It is revealed that Amazon got almost 66% orders from tier 2/3 cities in the previous year (2019) and more important is that many people are shifting to tier 2 cities from the metros [62, 63]. Although, presently around 32% of India's total population resides in tier 2/3 cities and this population is expected to grow in near future as people from the metro cities will move to tier 2 cities due to reasons such is- high level of pollution, high cost of living etc. [64].

The consumers from tier 2 cities are showing their interest in experiencing everything like consumers in the metro e.g. consumers from tier 2 cities are open to eating out. The restaurants and pubs from the metros are now opening branches in tier 2 towns—For instance, there's a Farzi Café in Chandigarh, The Flying Saucer Café in Lucknow and a resto-bar called Hoppipola in Ranchi [65]. The changing shopping habits (online/offline), taste & preferences, and changing lifestyle of consumers from tier 2 cities have forced many brands and businesses to re-invent their market strategies. Consumers from tier 2/3 cities are powering India's growth, thus there is an imminent need to understand their behaviour/attitude for better strategy formulation and ultimately, to get benefits from the business opportunities emerging in these market segments.

2.5.2. Rising Consumerism in Tier 2 Cities

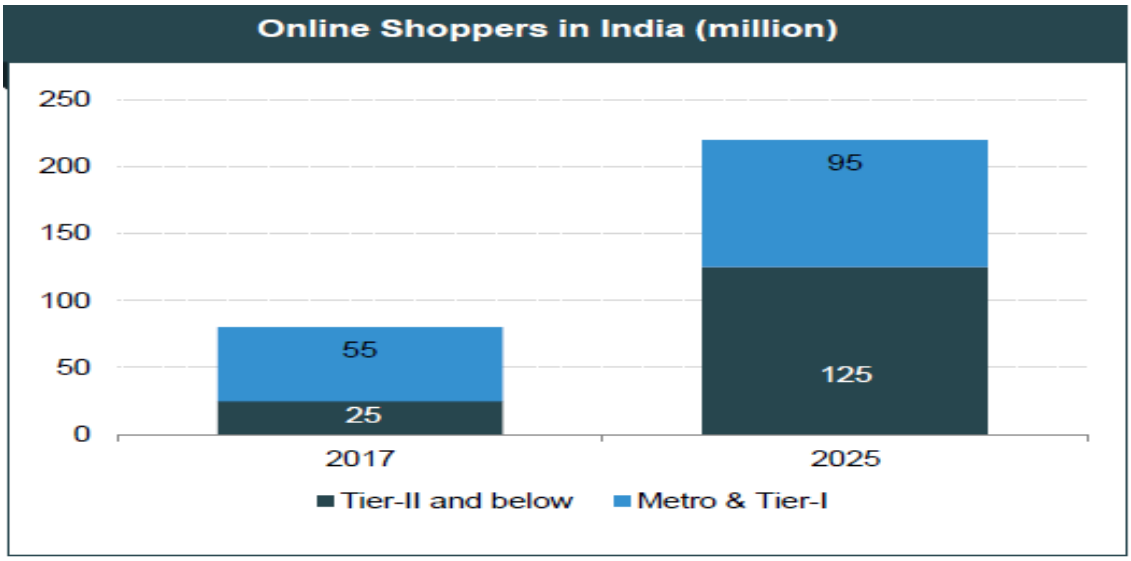
The growth and trends of online retailing in Indian cities have been changed drastically over the years. Traditionally, the focus of online marketers was on metro cities, whereas around 3,133 cities come under tier 2/3 category, consisting of approximately 32% of India's total population has attracted the attention of marketers in last few years. The EY report [66] revealed that 26.4 trillion of income in India is generated in tier 2/3 markets whereas household income concentrated in 8 metro cities is around 800 billion. There is a huge demand-supply gap in fast emerging markets. Several reports from the industry reflect on the increasing economic potential on tier 2 cities, some are quoted below:

- According to Boston Consulting Group [67], the tier 2/3 cities comprise almost 80% of the sale in the travel industry by 2020.
- A report by e-travel marketing India [68] has been revealed that 37% of hospitality in India wants to grow in tier 2 cities.
- A report [69] stated that the business activities are shifting from tier 1 to tier 2 cities and a requirement for office space in these cities are growing rapidly.
- The property searches in 2018 also surge 173% in tier 2 cities during the first quarter of 2018 compared to the first quarter of 2017 [70].

Undoubtedly tier 2/3 cities are becoming one of the fastest growing market for e-players and becoming the core of business and investment opportunities in the country. Social media, television and internet penetration providing exposure to consumers living in tier 2/3 cities and they try to follow the lifestyles of people living in metro cities. It has integrated the small

town, tier 2 and metros populations and the effect of online commerce can be witnessed among consumer from lower tier cities. Tier 2/3 cities and small towns have low cost of servicing that's why most of growth (online retailing) in the country is expected to generate from these cities. Figure 2.12 shows the expected growth of online shoppers (from tier 2 cities and metro) in the coming five years.

Figure 2.12: Online Shoppers in India.



Source: Indian Brand Equity Foundation, 2019.

Therefore, it would be no surprise to know that Flipkart (e-commerce player in India) has started concentrating on adding consumers, especially from tier 2 cities or non-metro cities [71]. Similarly, Snapdeal has also stated that it gets more than 70 percent of orders from consumers living in tier 2 cities. In this favourable situation it is very important to discern that consumer from smaller cities have a distinct buying behaviour as compare to the consumers from bigger cities. A report by BCG stated that people living in tier 2/3 cities have very strong value-for-money orientation. These people want to purchase branded products but facing problem like unavailability of brands in local market. These cities have grabbed the eyeballs of online marketers [72]. Not just India, emerging markets are the present focus while the last three decades were all about marketing in developed countries [73]. Presently, the most prominent emerging markets in the world are India and China [74]. Emerging economies such as China, India, Malaysia etc have seen a good growth potential in lower tier and tier 2 in last few years [75, 76, 77]. Consumers' expectations from tier 2 cities from online retailers are shifting due to varying dynamics of the retail environment (online and offline) including the

entry of bigger players. It is challenging for online marketers to know their customers from tier 2/3 cities (expectations) and capitalize on gaps that offline retailers do not provide. As the competition is growing in these markets, online market players need to come up with newer models for marketing and commerce.

2.6. Online Shopping in Tier 2 Cities

2.6.1. Growth and Trends

India is among fastest growing economy worldwide and as a result of this people of India are having good per capita income which is leading to increase their purchasing power. Indian smaller cities are developing rapidly and offer immense business opportunities but still untapped markets. Additionally, people from tier 2/3 cities have become highly aspirational for instance they do not want to restrict themselves only up to having possession of luxury car or house, rather wanting an international vacation. They have the paying ability to use the demanded comfort level. Social media is playing very important role in providing international exposure among people living smaller cities [78]. Low internet tariffs (e.g. launch of 4G services, especially Jio) and low-cost smartphones, have enabled people from smaller cities to keep them updated about the trends & fashion in metro cities and all over the world, thus, they try to emulate the lifestyle of their counterpart in metros or tier 1 cities. Until now, the Indian consumer was assumed to be price-conscious, but now they have become more product conscious, which is creating a new challenge in lower tier cities. Markets have been saturated in bigger cities; thus, online marketers are focusing into non-metros cities to avail maximum profit out of this new segment. These small cities are generated a good amount of online sales. For instance, Flipkart has witnessed a sharp increase in the sale of various branded products in tier 2/3 cities [15]. Similarly, Amazon and Snapdeal have also witnessed the new shoppers during the sale season came from tier 2 and tier 3 cities [79, 80].

Tier 2/3 cities and small towns are showing a great interest in online shopping and demands from these cities are also increasing rapidly. In is witnessing a good growth potential and is predicted to cross over US$ 80 billion in value by 2026 [81]. Currently, tier 2/3 markets are one of the fastest-growing market and providing a lot of business opportunities for national and international investors. Consumers living in tier 2 cities will have a distinct buying behaviour as compare to the consumers from bigger cities and it would be unwise to adapt a similar market approach to cater this market segment. There is an eminent need to adapt

segment-specific marketing strategies to manage consumers from tier 2 cities. Online marketers need to continuously examine or re-examine their business strategies. The marketers need to adapt few newer models for marketing rather than relying on a homogeneous market strategy. In the present situation discounts remain the focus area for the e- marketers which can be proved good in short run to attract the customers but not sufficient to retain its customers for longer time period. In particular, online marketers require to form a positive attitude towards online shopping among this segment. Presently, online market is captured by larger online players such as Flipkart, Amazon, Snapdeal and these players can easily promote the heavy discounting model compare to smaller players. Many of the online players need to reinvent across aspects like product quality, variety, service support, etc. and come up with the newer models based on consumer profiling.

Tier 2 cities in India is growing rapidly (as discussed previously) and creating a lot of business opportunities for online marketers or brand managers. It would be unwise to ignore or underestimate these emerging market segments. Unfortunately, the Indian literature on the same is restricted in giving the meaningful insights for online marketers to develop an effective strategy to deal with this segment. The present study focuses to bridge the gap by using a qualitative technique followed by a quantitative technique.

2.6.2. Selection of Tier 2 Cities for Study

The three tier 2 cities (Jalandhar, Agra and Kota) have been selected to undertake the objectives of this study. The reasons for the selection of these cities have been discussed in detail. A brief description of these cities and their recent online shopping trends are presented below.

The main points for the selection of cities are discussed as follows:

(i) These cities are regularly rated as an attractive tier 2 cities by various online marketers [15]. Also, the findings related to these cities will be meaningful for similar cities.

(ii) These cities (Kota, Agra, and Jalandhar) falls in the northern part of India and presently north India contribute around 32% in overall orders placed on e-commerce followed by west India (21%), north-east India (5%) and east India (1%), while south India is in the top with 41%. In such a scenario, where north India is growing rapidly in terms of online retailing it becomes pertinent to explore

north Indian cities [82].

(iii) These cities have an attractive population mix and share similarities and homogeneity in terms of geography and culture. It is revealed in the reports that as a segment, western wear or lifestyle is becoming immensely popular in all three cities [83].

Kota

Kota, the city of Rajasthan was selected as one of the subjects for this study. It is also among the fastest-growing e-commerce market with having a population of 1,001,694, the average literacy rate was 82.80 percent [84]. Kota is known for providing coaching for several competitive examinations with a large number of student base and grabbed eyeballs by making an annual turnover of Rs 1500 crore [85]. Being such a promising market, this city has minimum access to the brands and various varieties e.g. presently Kota city has only three clothing stores (i) Lifestyle (ii) V-Mart and (iii) Reliance Trends [86]. Due to the offline absence of few brands and not being able to get vast varieties of the products, the city seems to be a very attractive market for online marketers.

Agra

Agra has a population of 1,585,704, the average literacy rate was 73.11 % [87]. Globally this place is famous for its handicrafts. However, as the technology advancement happened in the country- this city also became as an attractive market for online players. Most of the e-shops in Agra are located near to city which enables the rapid home delivery in the city. The popular products which people from this city buys are- toys, jewellery and accessories, watches, and leather goods [88].

Jalandhar

Jalandhar, the city of the Panjab region in India was the third city selected for this study. This selection was done based on available articles/report (online) considering this city as good growth potential for online marketers [89, 90, 91]. The available reports have revealed that people in this city are frequent online buyers and products such as- fitness equipment and lifestyle items are on high demand among people out there [92]. e-bay (online shopping site) has listed this city on the top among other cities of state [90].

CHAPTER 3

LITERATURE REVIEW

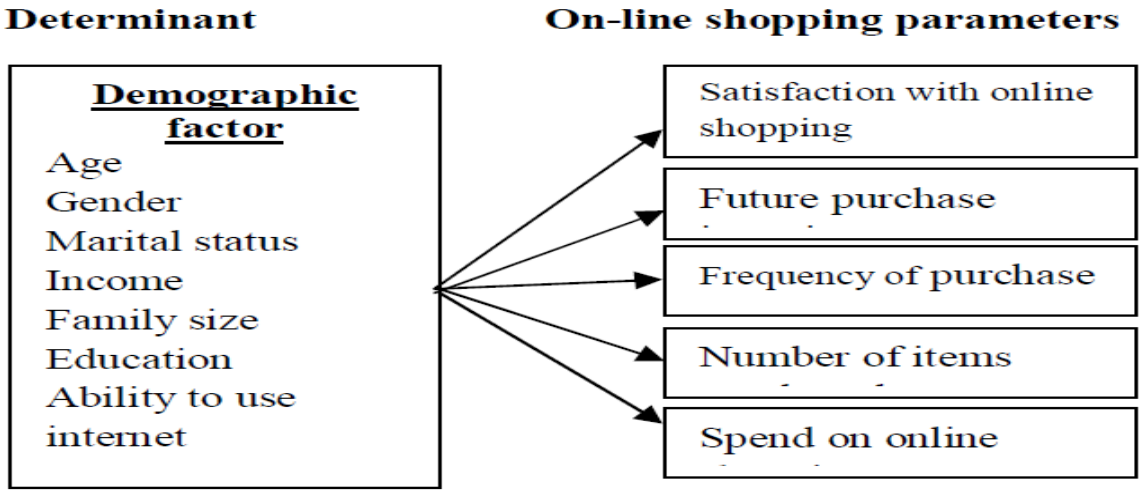
In this chapter, literature on online consumer attitudes and related aspects are reviewed. Online consumers' attitude & behavior has been the important area of research for the last fifteen decades. Based on the literature; the concept of online shopping attitude has been understood through different perspectives of various researchers (elaborated in upcoming sections). First, e-consumer behavior, concept, and definition of online shopping attitude and extant literature on the determinants is discussed. After that literature on online shopping intention is highlighted. Since the study also illustrates the positioning of five product categories across a range of purchase criteria for selection online, thus, the literature on purchase criteria for an online purchase decision is presented. Lastly, salient aspects and research gaps from the literature are highlighted which directs the present research.

3.1. E-Consumer Behaviour

Online consumer behavior is a behavior which is performed by consumers while searching, selecting, and buying the products through online shopping sites [93]. The consumers who want to buy any product to fulfil their need used to look for the information about that product or sometimes visit a website just for enjoyment. Thus, online shopping ambience is important in in establishment of good relationship among customers and marketers. The impact of online shopping environment on consumer response is critical to understand marketing planning [94]. Previous studies have revealed that the service environment influences online consumer behavior because the online environment is different in many ways concerning size, nature, and sensory representation as compare to offline shopping environments [95, 96]. Online consumer behaviour is attaining a lot of attention from marketers and researchers in recent times. Past studies have investigated and explored a lot of factors affecting online consumer behaviour such as - psychological, demographics, risks factors, motivational factors etc. [97-100]. A study conducted in India has found that there many demographic characteristics which significantly that online shopping is significantly influence the behaviour of online consumers (Figure 3.1) [101]. It is acknowledged by other studies

conducted previously [102-104]. A study conducted in the USA revealed that e-merchandise and online shopping ambience plays a vital role in forming online store image in mind of customers. A positive store image positively affects their purchase intention and ultimately, increases e-loyalty [105]. Similarly, consumers always look at functional and non-functional motives when they shop (online/offline). The functional motives include few tangible features (merchandise assortment, convenience, price etc.); non-functional motives include intangible features (sales personnel service, store atmosphere etc.). These functional and non-functional motives play very important role in formation of store image [106]. Consumers choose a store which maximizes their satisfaction with these perceived qualities [107].

Figure. 3.1: Impact of Demographic Factors on Online Shopping Attitude (extant literature).



Source: Dahiya. R (2012).

These functional and non-functional motives can work differently for either of the stores (online and offline). For example, merchandise, product quality, convenience, physical facility, sales personnel, service, promotions, and institutional factors can serve as a motivation for consumers buying offline [108-110]. Contrary to this, convenience, interactivity, reliability, navigation, e-store design & layout, and heavy discounts can work as a functional motivation to consumers buying online [111,112]. Overall, it can be concluded that understanding consumer behavior provide meaningful information to marketers about consumers' buying decision of a product. Moreover, it also helps to identify that why a consumer buys a product and what attributes he prefers when making a purchase decision.

The results from the previous studies have revealed that online consumer attitude positively influenced by customer perceptions of retailer image (online) [113]. Consumers' intention to purchase from online shopping sites are positively influenced by positive past shopping experience and attitudes towards online retailers [114]. Online consumers having the intention to purchase online will end up with the actual purchases from online retailers [115]. Thus, online marketers continuously need to access the attitude of consumers which will lead to an increase in the actual purchases online and enable them to convert the prospective consumers to actual buyers. In the present study, online shopping attitude is assessed.

3.2. Online Shopping Attitude-Concepts & Definition

The consumers' attitude is a factor which influence online shopping potential among consumers [116,117]. Online attitudes are inner feelings (positive, negative or neutral) of a person towards a product or service available on the internet [118]. It is revealed in a review of online attitude that TRA [119, 120], Theory of Planned Behaviour [37], and TAM [121] are very important theories adopt to elaborate online shopping attitude of consumer [122-124]. The TPB and TRA state that attitude determine the intention to perform a behavior [38, 119]. It is also revealed that a consumer who have a positive attitude towards online shopping will affect information search and purchase intention positively [125,126].

3.3. Determinants of Online Shopping Attitude- Theoretical Underpinning of Past Research

The literature review on online attitudes is discussed. A lot of studies on online consumer attitude were conducted before 2005 and after that there was literature saturation and studies were done based on theories given by previous researchers. A study in 2002 [49] has synthesized the available literature on consumer attitude (online) in an integrated manner (presented in Figure 3.2). In their study, they have discussed about the factors explored in past studies such as- demographics, personal characteristics, product characteristics, and website quality [127-130]. It is revealed that people those are time- constrained will likely to shop online much frequently [129].

Personal characteristics have been the subject of attention for many researchers [131, 132]. Vender/product characteristics refer to features of the internet stores, the products they sell, and the service they provide to support the transactions [130, 133, 134]. Previous studies have

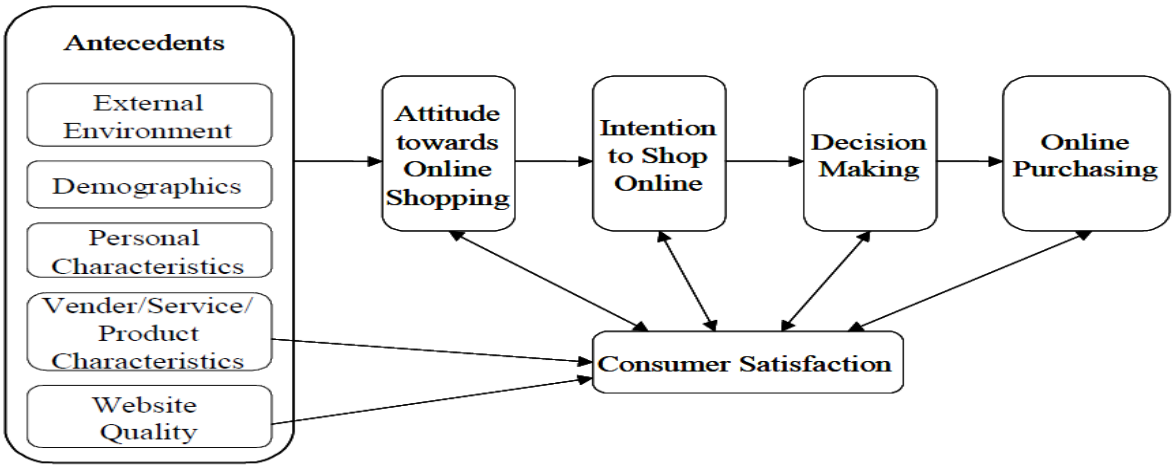
employed the measure to value vender characteristics such as- real existence of the store, store size etc., and the product characteristics such as- product quality/performance/uncertainty, price and brand [135, 136].

Previous researchers have conducted various studies on website quality, security, and so forth [137-143]. Previous studies have given the concept of hygiene factors and motivation factors of web design. Further hygiene factors have been given more importance than motivation factors [144-146]. New or updated technologies provide extraordinary benefits to consumers such as- freedom of action, control and convenience.[147]. As a result, technology-related factors have become essential in day to day life, therefore, drawing the attention of researchers in this direction. The usefulness and ease of using the technology are major factors studied widely in previous literature [148-151]. It is revealed that many consumers experience feelings of anxiety or technophobia [152], therefor resistant to change [153]. It influences consumers' behavior toward adopting the newness in term of product or service. Customer's competence and preferences are the hindrances in adopting new technologies [154]. Therefore, the companies need to realize that they can earn a good amount of profits by providing high tech products to the consumers those who show willingness to use new technological products [155]. Lin & Hsieh (2007) [151] has revealed that technology readiness effects behavioral intention and perceived self-service technologies, and furthermore it effects on customer satisfaction toward SSTs. Customers' technology readiness needs to be explored so that we can accurately predict their behavior [156]. The literature has revealed that maximum of researches on e- consumer readiness have been conducted in developed countries and being such an important part of e-consumer behaviour the study on the same should conducted in developing countries (like India) as well.

Apart from the above-mentioned determinants of online shopping attitude, online reviews & recommendations have gathered the much-needed momentum in the past and directly impact the consumer buying behavior. Online reviews strongly effect customers' trust going for online purchase [157]. It also impacts on purchase experiences as it gives the much-needed confidence and equips the customer with relevant information regarding the product. This confidence is then converted into purchase intention. Online reviews also help in developing a perception about a product which makes the customer more in control of his buying behavior. According to Chen & Wu, 2004 [158] customer reviews and ratings are very important and raise the probability of online purchase intentions. A study from the past has found that trust

and perceived usefulness of online reviews significantly influence users' attitude and intention to buy a product online [159]. Consumers perceive these blogs/reviews more useful and trustworthy as compare to traditional media [160]. Literature has revealed that online store's reputation directly affects trust of shoppers in the merchant [161, 162]. Blogging has emerged as one of the new and fresh concepts of online word-of-mouth (e-WOM) [163, 164]. A study in the past has examined the usefulness of different characteristics of reviews & recommendations and revealed that consumers have a positive attitude to reviews or recommendations they get directly from another consumer [165]. Hence, can be concluded that more attention should be given to online reviews in marketing theory and practice.

Figure. 3.2: Synthesis of Past Studies.



Source: Li & Zhang (2002).

Consumers' attitude influences the buying behaviour and risks linked with e-shopping also influence the decision making. Few studies suggested that perception about having risk while online purchase can lead a very minimum role in e shopping adoption [166, 167]. Consumer perceptions about the risk attached to online shopping include the online payment and privacy or security of personal information [168, 169]. Lack of trust is the frequently reported as the reason for consumers not purchasing online [170, 171]. It is also revealed many online buyers will not buy from the shopping portal again if they had negative shopping experience with that shopping site [172]. Online shopping ambiance plays very critical role [173, 174]. Hnece, marketers need to provide the right online portal ambiance as compare to offline store so that they can create a positive online shopping experience.

A good part of literature has deeply work on technological factors majorly derived from previously established model i.e. TAM model [49, 175, 176]. They have reviewed about 55 research papers (from 1989 to 2002), [177] suggested that online attitudes are not just influenced by ease of use and usefulness of the internet, but other factors also influence it [178-180]. The past study has revealed a positive relationship was found in between consumer engagement and intention [181]. A recent study has shown that the social influence positively effects on online consumers' attitude and intention to shop online [182]. A model was tested by past researchers and found the negative relationship between perceived risk and online attitude and further the positive relationship was established between online attitude and purchase intention [183].

Table 3.1: Selected Studies on the Determinants of Online Consumers' Attitude

	Author	**Location**	**Related Variables**	**Key Findings**
Demographic Factors	Li & Zhang (2002) [49]	US	Demographic Characteristics, Personal Characteristics, Product Characteristics, Website Quality.	All the related variables influence- attitude towards online shopping and attitude positively influences the intention to shop online.
	Wu (2003) [50]	Taiwan	Consumer Demographics, Consumer Purchase Preferences, Consumer Characteristics, Consumer Benefit Perception, Consumer Lifestyle.	Consumer characteristics were important influencing factors on consumer attitude and online shopping decisions.
Trust, Risk, and Security	Bianchi & Andrews (2012) [183]	Australia	Perceived Online Risk.	Perceived risk online is negatively related with online consumers' attitude. Attitude positively effects purchase intentions.
	Ganguly & Dash (2009) [184]	India	Website Information Design, Navigation Design, Visual Design, Website enabled Communication, Social Presence, Privacy, Security.	Security of the website was considered to the most important factor for generating online trust, followed by privacy, information design.

	Izogo, *et al.* (2018) [185]	Iran	Financial Risk, Product Risk, Convenience, Non-delivery, Return Policy.	Fear of losing money and financial details has a negative effect on attitude toward online shopping.
Website Characteristics	Mohseni *et al.* (2016) [186]	Malaysia	Website Design, Website Customer Services, Website Security, or Privacy.	Related variables were found as the three most dominant factors which influence consumer attitude towards online shopping.
	Seock & Norton (2007) [119]	USA	Navigation, payment, size, color, Price, product information, order tracking.	Attitudes had a direct, positive effect on online purchase intention.
	Shergill & Chen (2005) [175]	New Zealand	Website design, Website Reliability, Website Customer Services, Website Security and privacy	The related variables were found as the most dominant factors which influence consumer attitude towards online shopping.
Technological Factors	Jun & Jaafar (2011) [187]	China	Perceived usability, Perceived security, Perceived privacy, Perceived after-sales service, Perceived marketing mix, and Perceived reputation	The relationships were identified between the related variables and consumers' attitudes toward adopting online shopping in China.
	Chiu *et al.* (2009) [188]	Taiwan	Technology acceptance factors.	Technology acceptance factors positively influence customer e-satisfaction and e-loyalty.
Online Reviews & Recommendations	Huang *et al.* (2015) [189]	China	The online shopping experience, online shopping satisfaction & online shopping intention	Online comments & reviews influence online shopping experience and satisfaction directly. Furthermore, the shopping experience and satisfaction influence online shopping intention significantly.

	Lepkowska-White (2013) [165]	US	Search goods, experience goods & credence goods	Consumers behave differently to each types of products for which reviews are used.
	Hsu *et al.* (2013) [159]	China	Trust, reputation (Blogger as a moderator)	The perceived usefulness of bloggers' recommendation and trust had a significant influential effect on blog users' attitudes towards online shopping.

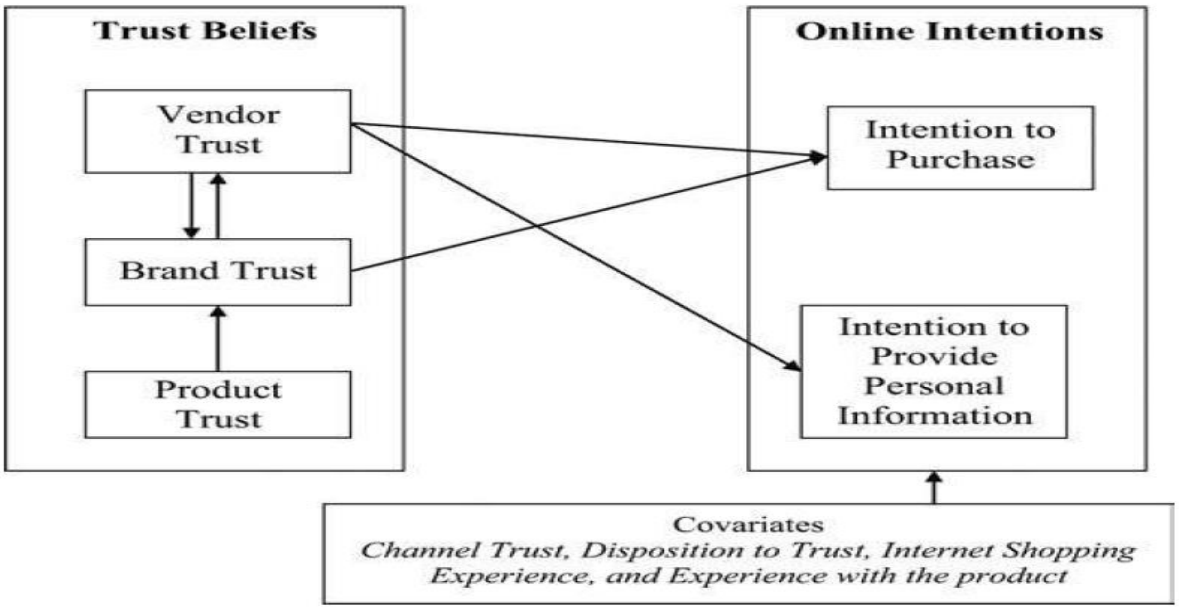
Source: Author's compilation from the previous literature.

In the literature the clear gap was found when it comes to using the research model related to online consumer attitude (especially consumer from tier 2 cities). This type of study was missing in the literature and there is lack of studies focusing on the segment-specific behavior. It is revealed in the previous studies that qualitative studies can play very important role in the marketing efforts [190-192]. Hence, authors used the qualitative approach in its early stage of study to explore on various determinants of online shopping attitudes (tier 2 specific).

3.4. Online Attitude- Intention to Purchase Online

Online purchase intention is defined as the strength of one's intention to buy anything online [193]. It refers as willingness of consumers to buy through internet. A study had assessed consumers' intention to shop online by including the factors such as- willingness of returning to a store's website and the willingness of ever purchasing from a particular store again [161]. A direct positive influence of CI and information dependency on purchase intention was found in the past study [194]. The results of a previous study stated that apart from the general factors few new factor such as- customer loyalty also affect the intention to purchase online [195]. Furthermore, brand trust and vender trust also influence the consumers' intention to purchase online (Figure 3.3 presents the trust beliefs on online consumers' intention). The shoppers are more likely to leave the web page without purchasing if there is a lack of trust [39].

Figure 3.3: Effects of Trust Beliefs on Online Consumers' Intentions (extant literature)



Source: Becerra & Korgaonkar (2011)

The study conducted in Malaysia revealed that attitude and trust directly influence purchase intention (online) and factors such as- prices, convenience, income and wider selection indirectly influence online purchase intention [52]. Apart, it is also found in the past studies that factors like prior online shopping experience, complaint handling, and service recovery satisfaction, etc directly influence an individual's future online purchase intention [97, 196, 197]. Purchase intention (online) has been explicitly studied by previous researchers [159, 180, 198, 199, 200] and has been used by various researchers to complete the conceptually driven model. Marketers need to form a positive purchase intention among online consumers and for that they need to explore more newer factors which are emerging in the market and doing so they can easily convert their prospect buyers to actual buyers. It is evident from previous studies that consumers' attitude positively influences purchase intention. However, although many studies have been done on an understanding of online attitude and purchase intention, but rapidly changing market dynamics leads to more in-depth knowledge about the fresh or newer emerging factors which help people to accept internet as a shopping channel. It would be also useful for online marketers to attract non-purchasing web users [201, 202]. These web users can also act as opinion leaders in the future [203, 204]. It is for these reasons the study on online shopping attitude is critical and crucial for academician and practitioners of e-marketing.

3.5. Purchase Criteria and Online Shopping

A decision-making process (online and offline) includes different stages such as- information search, looking for alternatives, selecting alternative and buying. There are numerous factors which directly influence consumers' purchasing behavior and satisfaction. Although in present market environment it is must to understand consumer decision making process, unfortunately, only a few studies have included this as a focused area of research. A study from the past has revealed that a consumer uses a two-stage process till getting into final purchase decisions. Firstly, they search for the available alternative which satisfy their need and after that they evaluate and make comparisons among alternatives available on the basis of certain attributes or criteria [205, 206].

It is evident from the past studies that the idea of purchasing any product often is not sudden but carries a complete decision-making process such as- process of thinking, searching for alternatives and many other factors. Thus, it is of no surprise that, marketers use to invest a lot of money to understand the actual buyer behavior [207]. Several theories like- TRA, EKB Model, and Stimulus-response model throw light on this phenomenon [208]. The same are discussed and form the theoretical underpinnings of this study. In the case of online purchase, the consumer seeks a customer-focused value proposition as an outcome and rational beings are perceptive to various purchase stimuli or criteria to make a sound decision. Similarly, the EKB model suggests that once aware of products and brands consumers transcend to final stage, make a purchase depends upon the logical insight. In this, they process the variables and external influences (i.e. the purchase criteria) to make a sound judgment [209, 210]. The stimulus-response model is the most useful to understand the role of purchase criteria in the context of individual decision making. It describes marketing stimuli as input and buyer response as output and buyer's characteristics plays very important role in between to formulate a buying decision [211, 212]. Several criteria e.g.- discounts, delivery options, offers etc. act as marketing stimuli to lead to the expected outcome of a purchase decision from the prospective consumer. Buyer characteristics influence this process and therefore it cannot be generalized. It is for this purpose that the focus of this study is on consumers from tier 2 cities. Marketers employ a variety of tools, tactics, and strategies to get a favorable response from group of consumers and secure a competitive position. On the other hand, consumers employ various purchase criteria to make a decision. Marketers must factor these for optimal positioning [213]. These criteria can be associated with any of the mixtures of

attributes related to a purchase option or alternative [214, 215]. Previous researchers have classified the purchase criteria as being utilitarian (warranty, brand, performance, low price, durability etc.) and hedonistic (style/appearance, referent quality, and value etc.) [216, 217]. There has been hardly any study that maps the association of purchase criteria with respect to different product categories in an online market space or otherwise. However, an attempt is made to present the perspectives from the literature on the efficacy of purchase criteria in consumer decision making. Extant literature suggests that importance of purchase criteria might differ by buying situations [218, 219], interest level [220, 221], type of options evaluated [222, 223], and amount of buying experience [224, 225]. Further, studies from different works of literature show that the availability of various merchandise, their price, discounts, return policy, online reviews, and originality are essential to purchase criteria [226, 227]. Research in the past revealed that a generous return policy enhances customers' confidence level and it would boost sales revenue by persuading more and more customers to shop [228, 229]. Similarly, a study on online reviews revealed that future product sales and consumer's purchase decision are positively correlated with online reviews and revealed that maximum of online shoppers finalizes their buying decisions by reading reviews [159, 230].

Furthermore, the present-day consumers prefer comparing (online vs online and online vs offline) products from one to another based on certain criteria before making a purchase e.g. Chung, (2013) [231] studied the role of online infomediaries for consumers about information mediation and price comparison and found that high-involvement consumers target on a systematic cue while evaluating the quality of a product. However, when they realize that their initial search generates incomplete output, causing them to believe more product functional risk, they look for further cues. It is also revealed that a consumer who will be highly involved in a product would be involved in knowing and exploring entirely about it before making a purchase. Hence consumer starts comparing the various models and brands available on different online-offline outlets, investigate, and looks forward to the reviews and recommendations.

Purchase criteria such as delivery information (delivery option and delivery time) have been considered one of the key purchase criteria by past studies e.g. Page *et al.,* (2006) [232] revealed that online consumers rate delivery schedules and delivery guarantees as to the critical delivery information. Furthermore, reliable product information and product delivery strengthen customer service confidence and trustworthiness. The customers purchase directly

from the manufacturer (in the internet-driven sale supply chain) sacrificing the benefit of personal examination of the product. It leads the likelihood that customers will have some complaints regarding the product and would like to return it and to handle such a situation online marketer need to have a written return policy, then, will be welcomed by the consumers and therefore will increase demand [233]. The effect of the return policy on online decision making is not extensively explored, especially for online sales in tier 2 cities thus, it is also placed in the list of purchase criteria (detail presented in Chapter-4) in the current study.

Previous studies have also revealed that purchase criteria play a different role to numerous types of product categories e.g. Kim and Lennon, 2008 [234] revealed that purchase criterion- product visualization act as a critical decision-making criterion for few selected product categories such as online apparel since the garments/apparel is a product that demands various types of visual presentation and sensory evaluation. It helps to eliminate the risk associated with online shopping by applying various innovative features that enable the online buyers to overcome the issue like absence of physical interaction [235]. The previous study has revealed two main elements which form unique experiences to the consumer to examining or viewing apparels online (i) functional product viewing and; (ii) hedonic effects [236]. It is recommended that online marketers must connect hedonism with utilitarianism to produce a gratifying online purchasing experience [237]. Unfortunately, as of now, it does not seem an integral part of marketing strategies, which should be taken care of online marketers or policymakers.

Though past studies have revealed many important purchase criteria, unfortunately, few important criteria have been unexplored which are highly influential in tier 2 online consumer settings [238, 239]. Thus, the present study attempted to explore the purchase criteria that are relevant in tier 2 cities such as unavailability of branded products offline, product variety, ease of placing orders, payment options, appropriate price range, and sales & support system, etc. These purchase criteria serve as rational patronage motives for consumers hence need an empirical investigation in the Indian tier 2 market. The current tier 2 shopping trends (discussed in the previous Chapter) indicates the change in consumer behavior and expectation, which is boosting the use of online shopping sites as a obsession in these cities. In this supportive environment it becomes pertinent for the online retailer to know their online consumers and the kind of perception they hold towards various product categories that are

available on online portals. Thus, the study has mainly focused on Indian tier 2 cities and attempted to understand their online purchase behavior/decision making while selecting specific product categories.

3.6. Salient Aspects from Literature

An online attitude is the inner feeling (positive or negative) of an individual which he holds while shopping over internet [240]. In the literature, Theory of Reasoned Action (TRA) and TAM have been very prominent theories adopted to analyse online shopping attitudes [241]. Past researchers have revealed that technology has led a major change in consumers' attitude and their preparedness to embrace internet shopping [151]. It is also revealed that innovativeness positively influences internet exposure, online attitude, and ultimately, future intention to shop online [194, 242]. Situational factors such as- previous buying experiences, product characteristics and trust, play vital role in attitude formation among consumers [179, 243]. Additionally, opinion coming from peers and family also influence consumers' attitudes, brand preferences and ultimately, brand loyalty [244]. There are various factors which are explored in past e.g. risk, price, convivence, ease of use, customer service, product varieties, promotion for the online shop have been widely studied in previous literature [245-248]. It is found that the variable trust is still lacking in the literature of online attitude. As internet shopping is in its early stage in the country and requires more research conducted from time to time.

Furthermore, it is revealed in the previous study conducted on consumer buying behavior, that consumer decision making process is one of the most critical and essential areas in understanding consumer behavior [249]. Researchers and marketers have proposed various consumer decision-making models but neither of them has examined and specified an overall view of the consumer decision-making process. Therefore, it is obvious that using an exploratory research approach to study the product-specific online consumer decision making would provide opportunities for online marketers to understand the complexity of factors or purchase criteria associated with specific product categories.

3.7. Research Gaps

The previous studies have given direction to the future research and following research gaps has been identified:

(i) Majority of studies conducted on online shopping attitude or behavior has been mainly done in Western or European context and there is a lack of research in Indian settings.

(ii) Past studies on online shopping attitudes were done mainly on consumers living in metro cities and theory or practices in tier 2/3 cities have been under-researched.

(iii) Most of the studies have extended the TAM model and the TRA model (repetitively).

(iv) Despite being beneficial in the exploration or development of theories, a qualitative study has not conducted previously in the development of constructs.

(v) Past studies have focused on limited factors of the model of attitude and the role of other complex factors such as hedonic value has been under-researched.

(vi) Most studies have focused on a single sample of research and multi-sample studies have not been conducted previously.

(vii) Online purchase criteria and decision making for various product categories (e.g. apparels, electronics, personal care, etc.) have not been studied in past literature.

CHAPTER 4

RESEARCH METHODOLOGY

4.1. Research Objectives

The present study follows a mixed-method approach wherein several determinants related to the online shopping attitude of consumers from Indian tier 2 cities are explored and examined. Firstly, the researcher has used a qualitative approach and developed a conceptual model. In the next stage, the study empirically investigated that model of online shopping attitude through the conduct of quantitative study. The construct validity and reliability are assessed and conceptual model is tested through SEM technique. This study also evaluates online product categories association with key purchase criteria to illustrate the relative positioning of five product categories across specific purchase criteria. Therefore, the three research objectives are as follows:

Research Objective (RO) 1: To explore the factors via a qualitative approach that determines the online shopping attitude in tier 2 consumers and develops a conceptual model.

Research Objective (RO) 2: To empirically validate the (model) determinants of tier 2 Indian consumer's online shopping attitude via a quantitative approach.

Research Objective (RO) 3: To describe the underlying structure (similarity/difference) in the positioning of five product categories with respect to purchasing criteria for selection.

4.2. Determinants of Online Shopping Attitude: A Qualitative Approach RO 1

4.2.1. Need and Importance of Qualitative Study

The qualitative study helps the researchers to understand the motivations of consumers and to provide explanations that are deeper and less "on the surface". Although most of the research in the past is guided by a positivist approach and is dominated by quantitative techniques of analysis still conducting qualitative research is very beneficial as it enables researchers to understand how an experience happened and which kind of action the person involved has performed [251]. The qualitative data helps in concentrating on ordinary events so that we can

have a strong and grounded understanding toward the phenomena we are concerned with [252]. This kind of research process enables researcher to develop the initial understating of the research problem and enables researchers to generate the categories, identify the patterns or variations and develop the broad structural model (hypothesis). The present study focuses on online shopping attitude of consumers from Indian tier 2 cities and it becomes pertinent to discern their online behavior pattern but, unfortunately, there is lack of the research in this direction in the Indian setting. In Indian academic literature a few studies have been conducted on online shopping attitude or behavior, focusing on metro city consumers whereas most of the Indian population live in tier 2 cities. Country like India having diversity in terms of culture, geography, language, religion, etc. hence there is a need for more and more exploration and depth analysis of Indian online consumers' attitudes or behavior. Thus, the study focuses on the antecedents of online attitude formation. The author examined various aspects that enabled the authors to development of a model on online attitudes. As stated earlier-due to lack of literature, facts, and trends on the online attitude of consumers from tier 2 cities- a attempt was done to explore the various factors over the generic models. The purpose of conducting qualitative research was to bridge the gap in the literature.

4.2.2. Methodology- Qualitative Approach

The data was gathered from Jalandhar (tier 2) city. The city was selected as many articles have reported it as fastest growing tier 2 city in terms of online shopping. [92]. The depth interviews were done in order to collect data as acknowledged by previous study [253]. The respondent's interviews (in between 30-40 minutes) and all interviews were recorded on the phone for analysis. The age of the respondents was in between 18 to 45 years including both genders. The 100 interviews were conducted and after that no new interview was required as author get to the theoretical saturation. The grounded theory approach was used for data analysis [254, 255]. Open, axial and selective coding were done to conceptualize the data received though interview. Online shopping was identified as a key phenomenon. Thus, the conceptual framework was developed which empirically tested in second stage of study.

4.2.3. Findings & Outcomes of Qualitative Study

The opening discussion with the respondent was centered around their experiences on shopping online. Based on their responses, queries were raised on the inclination they had towards online shopping. They were encouraged to express their feelings in their own words.

Their predisposition to respond in a consistently favorable or unfavorable manner to the various facets of internet browsing and shopping for products reflected their attitude towards online shopping. Generally, the responses started with branding online shopping as - convenient, favorable cost-benefit proposition, access to a wide variety of brands/designs, etc. In due course several other aspects such as accomplishing deep-seated aspirations and intense passion for purchasing some unique brands which are usually unavailable offline also emerged. There was a deliberate attempt to unearth the lesser-explored issues/factors/influencers over the generic models already well researched in extant literature such as – TAM theory. Eventually, it was noted that the findings from this research discussed in the next section) resonate with the functional theory of attitudes. In the 1980s, functional theorists proposed that attitude objects themselves (e.g., products) activate certain motivational concerns, or functions, across individuals [256, 257]. Among the identified functions are the utilitarian function and the social identity function [258, 259]. Objects engaging the utilitarian function elicit concerns regarding the intrinsic rewards or punishments delivered by the object, whereas objects engaging the social identity function to elicit concerns regarding self-other relationships and the expression of the self-concept [259]. Katz theorizes four possible functions of attitudes- utilitarian function, value-expressive function, ego-defensive function, and knowledge function. Katz, (1960) [258] conceptualized similar attitude functions: - utilitarian, social adjustive, value-expressive, ego-defensive, and knowledge. Each function attempts to explain the source and purpose a particular attitude might have to the consumer. Understanding the purpose of a consumer's attitude is an imperative step toward changing in attitude. In the following sections, the distinct factors that emerged as the antecedents to online shopping attitudes in the study of consumers from tier 2 cities are presented.

Technology Readiness

In an online shopping interaction, a consumer engages with IT via the internet for selection, purchase, and payment, so it was pertinent to factor the influence of the same on the respondents. According to Lin & Hsieh, (2012), "A person's predisposition to use new technologies, as expressed in technology readiness, is a state of mind resulting from a gestalt of mental enablers and inhibitors" [260]. In our findings, it seems that technological readiness provided the impetus to online shopping attitudes via attitude formation. In line with the functional theory of attitudes, technology readiness serves as a utilitarian function in general

and knowledge function in specific. The knowledge function is prevalent in individuals who are careful about organizing and providing structure regarding their attitude or opinion of a product or service. The more the respondent perceived himself and herself as technology ready and savvy the more positive he or she was about shopping online. For instance, a male respondent aged 29 mentions that he is quite comfortable in browsing, registering, and ordering from different online sites. He believed that this ease stems from the fact that he can figure out the functioning of most products and services on his own without much assistance. In fact, he stated, "technology offers me increased control, flexibility, and efficiency in my life, though I have faced some difficulties while placing an order online but it has nothing to do with any technological barrier". The influence of technology readiness was evident in yet another discussion. A female respondent aged 44 who is a housewife, stated "I frequently wish to purchase items online, but I am not much confident when it comes to new technology. Sometimes I feel that the systems are not well designed for use by ordinary people and it is complicated and uncomfortable to use on several occasions. I generally seek the help of my teenage children if I feel greatly motivated to buy some product online". Thus, based on similar observations (and coding observations) the authors established that technology readiness serves as an antecedent for online shopping attitudes.

Consumer Innovativeness

It is given that personality traits are the heart of consumer attitude formation and their intention to purchase [261]. A study revealed that innovativeness influence internet shopping behavior both directly or indirectly through consumers' attitudes and intentions [262]. Similarly, it was found that the frequency of online buying and intend to buy online in the future were predicted by general innovativeness, an innovative predisposition towards buying online and involvement with the internet [263]. A similar phenomenon was observed in this research. It was evident that consumers who seemed receptive and open to new ideas and exploratory in their approach also displayed a marked tendency to shop online. For example, a respondent aged 32 stated, "Whenever I see anything new online or offline, I get curious to know more about that product and if the product is of my immediate interest than I often go online to explore the details and many times I end up buying the product". Several respondents stated something similar to this. Consumer receptiveness to innovation could be a vital factor which may formulate consumers' attitude towards online shopping. It was an obvious conclusion that consumer innovativeness acts as an antecedent to online shopping

attitude. In several ways, it appears to be a manifestation of value expressive function. Value-expressive functions assist in the outward expression of innate values. Some attitudes (online shopping attitude) are meaningful to a person because they articulate beliefs that are intrinsic to that person's self-concept (i.e. their ideas about who they are, like being innovative).

Fondness for Branded Products

Consumers seek to depict themselves through their brand choices and tend to approach products with images that enhance their self-concept. They also attempt to describe themselves through the personality traits associated with prestige brands [264]. In my study, it was found that respondents who incline branded products (repute and popularity) have a positive attitude towards online shopping. Acquiring known and branded products served as a social adjustive function for them which influenced their online shopping attitude. Social-adjustive functions are those which regulate relationships and enable individuals to climb the social ladder through outward displays of status which are theorized to make the individual more attractive or popular in the eyes of valued groups. An individual with a social-adjustive attitude is concerned with status, popularity, and how they are viewed by others and will seek objects that assist in developing their desired social image. In the course of the discussions, it appeared that consumers from tier 2 cities are definitely brand conscious and they actively seek information - price, quality, and reviews about brands online. A female respondent aged 26 stated, "I always prefer to buy branded products, it is less time consuming and I have a sense of assurance. I look forward to the cyber sales and other schemes to get the best deal for the brand in preference." The majority of responses stated that they are very fond of brands and don't want to compromise on brand choice. They feel that if brands give them confidence, trust, and if it works as a status symbol, in that case, they remain accommodating about online retailer charges.

Perceived Brand Unavailability

A notable aspect that emerged in this study was the association of perceived brand unavailability and represent attitude towards online shopping. When respondents believe that several brands of their choice are not available locally, they were more enthusiastic about online shopping and its merits. For instance, a respondent aged 34 remarked, "I always prefer to use branded products especially in cosmetics sections and not all brands are available offline. I am thankful to Nykaa and Myntra (e-tailing sites) which provide all brands on their

portal and it always comes up with the latest products with a lot of variety in every category whether it is cosmetics or some personal care tools like epilators which are not available offline". Many tier 2 respondents echoed a similar sentiment. It exemplifies the utilitarian function of the Katz functional theory. Perceived brand unavailability fosters the utilitarian attitude which is concerned with how an object (online shopping) will assist in improving their quality of life. It thus acts as an antecedent to online shopping.

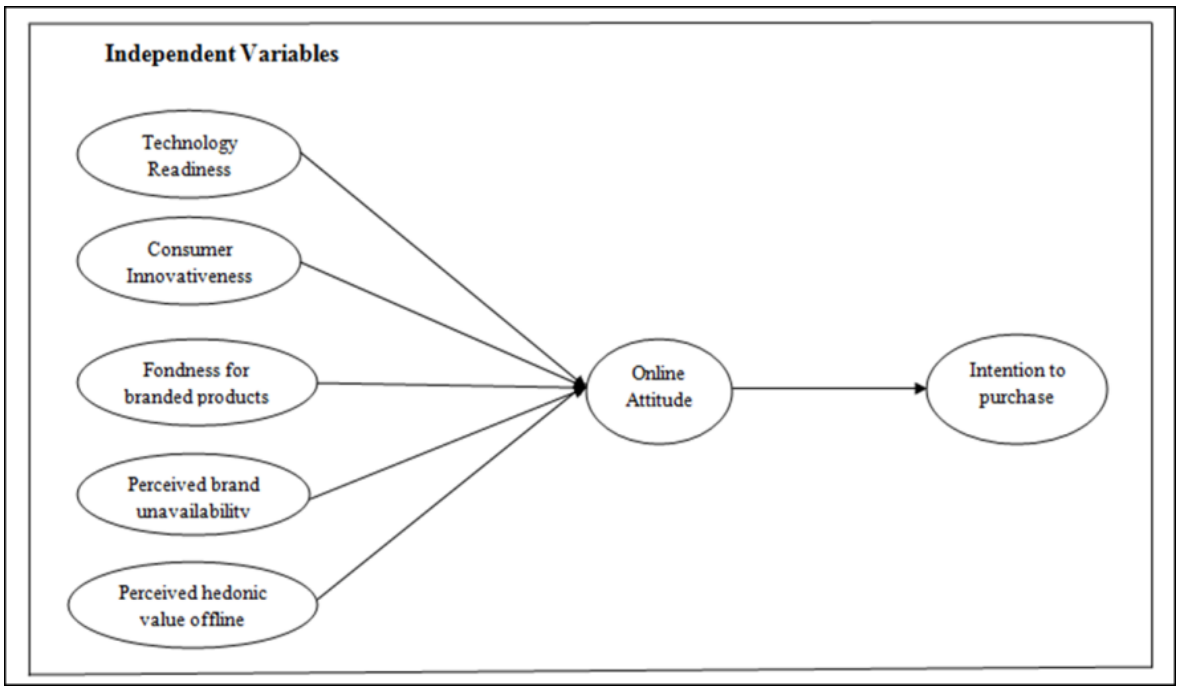
Perceived Hedonic Value Offline

Hedonism has been described as the degree of happiness or sadness felt by the decision-maker at the moment of an outcome's announcement. Hedonism is the dimension of consumer perceived value associated with senses, pleasures, feelings, and emotions. Previous researchers have given more emphasis on utilitarian value and the role of hedonic value in online shopping has been under-researched [265, 266]. In the context of comparing offline and online shopping environment, the responses indicate that traditional hedonic values, consisting of social role, self-gratification, learning trends, the pleasure of bargaining, adventure, curiosity, and enjoyment play a very important role for consumers while purchasing because hedonism leads to multi senses enjoyment. Offline shopping with family and friends brought this and with online shopping, they are bereft of the same. The more value respondents attach to hedonic pleasures of shopping offline the lesser would be the inclination for shopping online. It exemplifies the social-adjustive function of the functional attitude theory (discussed before). Additionally, some also seem to find hedonic pleasure in online shopping which then builds a positive online shopping attitude. A respondent, age-25 explained: If I have to compare online with offline, then I must say that I get excitement and fun in offline shopping much more as compared to online shopping. Though online shopping is also pleasing some feelings remain a miss e.g. when I go for offline shopping, I always get accompanied either by friends or family and always spend some good time together. We enjoy everything about offline shopping like bargaining, delicious foods in the shopping mall, and many more things that we cannot enjoy while shopping online. But it is also true that due to busy work schedules it is not possible to take a whole day to shop and walk around the market, so I need to opt for online shopping and I also have pleased feeling while shopping online." Thus, perceived hedonic value acts as the determinant of online shopping attitude.

4.2.4. Development of Conceptual Model

A conceptual framework (Figure 4.1) was developed which display the predictor dimensions of online attitudes and the outcomes of online shopping attitude. Further author has empirically validated the model.

Figure 4.1: Conceptual Model



4.3. Determinants of Online Shopping Attitude: A Quantitative Approach- RO 2

The study has identified five determinants of online attitude among consumers from tier 2 by adopting a qualitative approach and developed a conceptual model (presented in the previous section). In the next stage, the researcher has scientifically validated the model with the help of a quantitative research approach. The next section has discussed measures, research questions, and research hypothesis.

4.3.1. Measures

Overall, seven constructs have been used in study- TR, CI, FB, BU, HV, CA, IP. The scale for construct TR is taken from literature which include 6 items [260, 267]. The scale for CI also taken from past and consist 6 items [261-263]. In consumers' interest and emotion for brands have been very popular topic of study for many researchers in last few years [268]. Being

such a hot topic of study, it is still unexplored in tier 2 settings. The scale for FB is self-developed and included 6 items. Similarly, was done for BU and consist 4 items. Further, wanting hedonic pleasure from shopping is also recognised in consumer research [269]. Scale for HV is self-developed and includes 5 items under this construct. The scale for CA is taken from past and it include 6 items under this [119, 267]. Lastly, the scale for construct (Purchase intention-IP) is taken from literature and include 6 items [270, 271]. The likert scale has been used in the study. Before going for the full fledge data collection, the pilot study was also conducted. Finally, the data were collected and afterwards missing data analysis and tests for normality was done. The table 4.1 shows the details of items used in this study.

Table 4.1: Scale Items for the Measures

Items' Code	**Items' Description**
TR	**Technology Readiness**
TR 1	Figure out technology without an assistant
TR 2	Optimistic about new technology
TR 3	New technology is too complicated to use*
TR 4	Not designed for ordinary people*
TR 5	First one in the circle of friends to acquire new technology
TR 6	Misuse of shared information*
CI	**Consumer Innovativeness**
CI 1	Knowledge of new products
CI 2	Interested to buy a new product which I heard
CI 3	Keep me trendy with innovative products
CI 4	Helps to gain popularity/uniqueness in society
CI 5	Interest to buy new than known products
FB	**Fondness for Branded Products**
FB 1	Always prefer to use branded products
FB 2	Buy new brands before other people do
FB 3	Easily elicit from memory when contemplating a purchase
FB 4	Brands work as a trust mark

FB 5	Awareness about brands operating in the market
FB 6	First among friends to know about the latest brands
BU	**Perceived Brand Unavailability**
BU 1	Offline unavailability of brands leads to shop online
BU 2	Offline unavailability of latest design leads to shop online
BU 3	Comparatively easy to find the branded products online
BU 4	Online sites provide enough information about brands
HV	**Perceived Hedonic Value Offline**
HV 1	Offline shopping helps to connect with friends
HV 2	Helps to reduce the stress level
HV 3	Reduce the feelings of loneliness
HV 4	Offline shopping makes purchases very lively/interesting
HV 5	I can enjoy delicious foods etc while shopping offline
CA	**Online Consumer Attitude**
CA 1	Convenience
CA 2	Availability of wider selection
CA 3	Price range
CA 4	Trust and security
CA 5	Time saving
CA 6	Easy return policy
IP	**Intention to Purchase Online**
IP 1	Reason for purchase
IP 2	Past shopping experience
IP 3	Perceived value
IP 4	Aspiration value
IP 5	Emotional association with brands
IP 6	Online reviews & recommendations

Note: * marked items are reverse coded items.

4.3.2. Research Questions & Research Hypothesis

The quantitative approach used in this study has helped the researcher to address the research questions and research hypothesis. Below are the designed research questions and research hypothesis and results are discussed in chapter-5.

Research Questions

RQ 1: Does the online shopping attitude model demonstrate adequate psychometric properties?

RQ 2: Does the online shopping attitude model exhibit measurement and structural invariance across selected (Kota, Agra & Jalandhar) tier 2 cities?

Research Hypothesis

H1: Technology readiness has a positive effect on online shopping attitude.

H2: Consumer innovativeness has a positive effect on online shopping attitude.

H3: Fondness for branded products has a positive effect on online shopping attitude.

H4: Perceived brand unavailability has a positive effect on online shopping attitude.

H5: Perceived hedonic value offline has a negative effect on online shopping attitude.

H6: Online consumer attitude has a positive effect on the intention to purchase online.

4.4. Association of Online Purchase Criteria and Product Categories for Online Shopping- RO 3

4.4.1. Purchase Criteria

The idea of purchasing any product often is not sudden but carries a complete decision-making process such as- process of thinking, searching for alternatives and many other factors. Thus, it is of no surprise that, marketers use to invest a lot of money to understand the actual buyer behavior [207]. Several theories – TAM, EKB Model, and Stimulus-Response Model throw light on this phenomenon (detail discussed in the previous Chapter).

It is found in previous literature that the marketers need to design the right stimuli as a input according to buyer's characteristics [211, 212]. Several purchase criteria act as marketing stimuli to lead to the expected outcome of a purchase decision from the prospective consumer.

Buyer characteristics influence this process and therefore it cannot be generalized. It is for this purpose that the focus of this study is on consumers from tier 2 cities.

Marketers employ a variety of tools, tactics, and strategies to extract a favorable response from target group and secure a competitive position. On the other hand, consumers employ various purchase criteria to make a decision [213]. Marketers must factor these for optimal positioning. These criteria can be associated with any of the mixtures of attributes related to a purchase option or alternative [214, 215]. Previous researchers have classified the purchase criteria as being utilitarian (warranty, reputed brand, performance, durability, low price etc.) and hedonistic (style/appearance, brand, referent quality etc.) [216, 217].

To the author's knowledge, there has been hardly any study that maps the association of purchase criteria with respect to different product categories in an online market space or otherwise. However, an attempt is made to present the perspectives from the literature on the efficacy of purchase criteria in consumer decision making. Extant literature suggests that the importance of purchase criteria might differ by buying situations [218, 219], interest level [220, 221], type of options evaluated [222, 223], and amount of buying experience [224, 225]. Further, studies from different works of literature show that the availability of various merchandise, their price, discounts, return policy, online reviews and originality are essential to purchase criteria [226, 227]. Research in the past revealed that a generous return policy enhances customers' confidence level and it would boost sales revenue by persuading more and more customers to shop [228, 229]. Similarly, a study on online reviews revealed that future product sales and consumer's purchase decision are positively correlated with online reviews and revealed that maximum of online shoppers finalizes their buying decisions by reading reviews [159, 230].

An online business intelligence portal- Statista had ranked the purchase criteria that consumers employ when buying luxury goods and it suggests - quality, price, brand name, exclusive offers, labels, and latest characteristics are highly relevant to purchase criteria among US online consumers. A study investigated female fashion followers and their attitudes toward buying apparel and found that women shoppers give importance to six purchase criteria: durability, quality, price, good fit, ease of care, and comfort. Additionally, modern consumers prefer comparing products from one to another based on certain criteria before making a purchase [272]. The previous study has explored the role of online

infomediaries for consumers about information mediation and price comparison and found that high-involvement consumers target on a systematic cue while evaluating the quality of a product [231]. However, when they realize that their initial search generates incomplete output, causing them to believe more product functional risk, they look for further cues. Additionally, a consumer who will be highly involved in a product would be interested in knowing and exploring entirely about it before making a purchase. Hence consumer starts comparing the various models and brands available on different online-offline outlets, investigate, and looks forward to the reviews and recommendations.

Purchase criteria such as delivery information have been considered very important by online consumers e.g. Page et al., (2006) has studied the European and Western online consumers concerning the importance of delivery information while making a purchase online and the study revealed that online consumers rate delivery schedules and delivery guarantees as to the critical delivery information [232]. A reliable product information and product delivery are very important to strengthen customer service confidence and trustworthiness. The customers purchase directly from the manufacturer (in the internet-driven sale supply chain) sacrificing the benefit of personal examination of the product. It leads the likelihood that customers will have some complaints regarding the product and would like to return it and to handle such a situation online marketer need to have a written return policy [229]. The impact of the return policy on online decision making is not extensively explored, especially for online sales in tier 2 cities in India thus, the return policy of online marketers has also included in the purchase criteria list in the current study.

In the literature, product visualization is considered as a critical decision-making criterion for product categories such as online apparel, since the garments/apparel is a product that demands various types of visual presentation and sensory evaluation, thus visualization plays a vital role while making online apparel purchase decision [234]. It helps to eliminate the risk associated with online shopping by applying various innovative features that enable the online buyers to overcome the issue like absence of physical interaction [235]. McCormick and Livett, (2012) revealed two main elements that form unique experiences for the consumer to examine or viewing apparel online, in which the first one identified functional product viewing, the second area identified the hedonic effects [236]. Past studies have recommended that online marketers must connect hedonism with utilitarianism to produce a gratifying online purchasing experience [237].

Though past studies have revealed many important purchase criteria, unfortunately, few important criteria have been unexplored which are highly influential in tier 2 online consumer settings [238, 239]. Thus, the present study attempted to explore few important purchase criteria that are relevant in tier 2 cities such as unavailability of branded products offline, product variety, ease of placing orders, payment options, appropriate price range, and sales & support system, etc. These purchase criteria serve as rational patronage motives for consumers hence need an empirical investigation in the Indian tier 2 market.

The current tier 2 shopping trends (discussed in Chapter-2) indicates the change in consumer behavior is leading to rapid adoption of online shopping as a obsession in these areas. Amidst such a supportive scenario it becomes pertinent for the online retailer to know their online consumers and the kind of perception they hold towards various product categories that are available on online portals. Thus, the study has mainly focused on Indian tier 2 cities and attempted to understand their online purchase behavior/decision making while selecting specific product categories.

4.4.2. Product Categories

E-consumer buying behavior is defined as a type of behavior that is performed by consumers while searching and purchasing through website [273]. Consumer buying behavior varies with the level of involvement and type of product they buy. Consumers consider different purchasing attributes to each different product category [274]. Buying behavior of consumers from bigger cities is expected to be a different form small town consumer e.g. a study conducted in China revealed that high technology, brand image, and user-friendliness were the major important decision criteria for metropolitan consumers while consumers in small town and cities were more price-sensitive and they were more concerned about after-sale services. It was also revealed that the choice criteria vary by product a consumer is willing to purchase [275]. Similarly, another study from Jordan revealed that consumers look for the purchase criteria such as- enjoyment, personalization, price when purchasing smart home devices [276]. Therefore, an understanding of association or various purchase criteria with the product categories is critical.

It is widely acknowledged that marketers segregate products on the ground of tangibility, durability, and use (industrial or consumer) which eventually helps shape the marketing mix strategy. Therefore, the study examines a set of purchase criteria for various products

available online: electronics, apparel, personal care, kitchen appliances, and stationery & schools/office supplies. The product categories were chosen to reflect upon a wider set of products in terms of durability, expressiveness, and necessity. Also, the purchase criteria employed in this study can be suitably applied to these product categories. The categories are described below:

Electronics

The electronic category is the first one among the five product categories studied. Electronics products are described as products that are purchased by consumers for their use. According to the consumer electronics society electronics category consists of products like TVs, cellular phones, audio/video players, cameras, home security systems, etc. [277]. Traditionally electronics products were perceived as complicated and costly products that require a physical examination before purchase [278]. The domestic segment for consumer electronics has seen tremendous growth and electronics products has become one of the most selling products on the Indian e-commerce market [279]. Flipkart, Amazon, and Snapdeal (e-players) have time and again reported the growth in tier 2 cities [280]. Previous studies have considered consumer electronics as high involvement products that have a higher risk (as perceived by consumers) [281, 282]. Across online shopping, the failure to check the product before buying, and the absence of personal contact/relation with the shopping assistant may pose certain challenges. It is therefore critical to assess its association with key purchase criteria which can guide its success in the online market.

Apparel & Garments

Apparel product category includes wear for all ages (men, women, and kids) and multiple purposes such as; party wear, casual wear, formal wear, traditional dresses, fashion apparel, etc [283, 284]. Initial studies stated that experiential products, such as apparel, were referred to as the product items which would never be sold online [129, 262, 285]. Conflicting to early beliefs e-commerce apparel business has seen great success in recent years. According to a report- online apparel sale is expected to increase at the phenomenal growth rate in upcoming years and it is believed that the maximum of revenue in Indian online commerce will come from apparel and fashion e-commerce [286]. Research studies have found that consumers who buy apparel online especially fashion consumers are pleasure aspirants and purchase apparel for hedonic reasons [287, 288]. Hedonism has rooted in modern lifestyle and attracting

consumers towards pleasure and fun-seeking exercise for a pleasant shopping experience [289]. Additionally, it has been revealed in past literature that a huge number of garments and apparels consumers still believe that nothing can replace shopping in a physical store [290-292]. It is therefore critical for online marketers to adequately connect hedonism with practical utilitarianism to produce a gratifying online buying experience.

Personal Care

Personal care product category includes cosmetic products (men and women) such as cleansing pads, deodorant, lipstick, lotion, makeup, facial cleanser, body wash, perfumes, moisturizer, etc for women and products such as hair coloring, toning gel, bronzing products face creams and many more for men [292]. In the last few years, marketers have witnessed the growing interest in consumption practices of appearance-related products and changes regarding vanity products. Besides, a recent investigation revealed that consumption of cosmetics and personal care surged noticeably at the outset of the new millennium [293, 294]. The internet has provided an impetus to change the way people shop and perceive personal care products e.g. the personal care category was traditionally associated with the female but recently a sharp increase in the demand for these products by men has been seen. The male personal care market is growing rapidly and is progressively representing an important opportunity for all marketers operating in the cosmetic and personal care industry [294]. Furthermore, MNC brands are no longer preferring to manufacture the stereotypical man products, such as razors and shaving foam, but are now concentrating progressively on making niche products. Previous studies have found the importance of purchase criteria in the personal care segment and it revealed - visual appeal, price, usage experience, brand image, and social influences as few important criteria [292, 295]. Presently the marketers of personal care and cosmetics products in India are faced with the decision of how to accelerate the diffusion and increase the usage and sales of their products. Thus it becomes pertinent to identify the purchase criteria which associate itself with this category in online purchase decision making.

Kitchen Appliances

India has a huge base of working consumers who hardly get time for conventional cooking because of having busy work schedules, thereby generating massive demand for high tech kitchen appliances usually developed and innovated in western countries that help them in

easy and fast cooking. Consumers' increasing concern in improving the quality of life has motivated dietary/healthy consumption and well-being areas [296]. Kitchen appliances which include products like water purifiers, freezers, refrigerators, kitchen stoves, microwave ovens, and induction cookers, etc. have seen a sharp increase in online sales. Previous studies have considered Indian middle-class consumers to be the most influential segments triggering the sales of technologically advanced products and consumers' lifestyles have emerged one of the most important variables as demand for the household items such as- kitchen appliances facilitate consumers to invest their valuable time with more effectively and efficiently [297, 298]. Several kitchen appliances companies give primary importance only to high-tech and upgraded attributes for the betterment and convenience of the consumer, failing to identify the importance of additional purchase criteria. Hence it is relevant to study such a fast-growing product category and to assess its association with key purchase criteria that can guide its positioning strategy.

Stationery & Schools/Offices Supplies

India has a profitable stationery market for various renowned brands simply because of the large population and its sheer size. The stationery market in India is assumed to increase rapidly in future [299]. Many Indians and international brands are competing to penetrate and tap this lucrative market to the hardest. This sector was considered once a prerogative of a few has today become a highly cluttered market. Stationeries commonly consist of items such as writing paper, colored boxes, pens, highlighter, notepads, envelopes, and other office supplies. The past study had revealed price as a critical attribute that effect and influences purchasing decision and consumers have ranked price on the top in attribute list when buying stationery items. The second position goes to the brand name followed by physical attractiveness [300]. Although the stationery product category is a very lucrative and promising market, unfortunately, there are very few studies in the past literature focusing on this category. Thus, the study aims to highlight the purchase criteria of the stationery product category which might be critical for the practitioners for formulating marketing programs by leveraging the proper understanding of the digital consumer living in tier 2 cities or to competitively position themselves in the market place.

Contemporary organizations strive to adapt to the ever-changing marketplace and the challenges thereof. Strategic planning and careful management of the marketing offerings is

the way ahead. This calls from moving away from a standard and stereotype market offering and identifying the gaps in the present strategy. Organizations that specifically aim at some particular market segments for instance tier 2 cities should not impose some of their standard marketing practices followed in metropolitan markets without reflecting on the response it elicits in the market segment. Also, consumption behavior varies with respect to product type. If consumers favour discounts for one product type they may be looking for warranties or service support for another product. What then becomes a valuable buying proposition for a consumer from tier 2 city? Is it the same or different across different product categories? This calls for an empirical investigation. The main purpose here is to capture the marketplace dynamics of consumption in context to specific product categories- electronics, apparel & garment, personal care, kitchen appliances and stationery & school/office supplies. The study addresses the following research questions:

RQ3: Are the product categories- electronics, apparel & garment, personal care, kitchen appliances, and stationery & school/office supplies positioned similarly or differently based on the several purchase criteria?

RQ4: What are the specific purchase criteria which relate to a particular product category?

RQ5: Which are the purchase criteria that are discriminatory and have a dominant impact on the positioning of product categories?

Table 4.2 presents all the research questions of the study in a systematic manner.

Table 4.2: Assemblage of Research Questions

Research Questions	Description
RQ1	Does the online shopping attitude model demonstrate adequate psychometric properties?
RQ2	Does the online shopping attitude model exhibit measurement invariance and structural invariance across the selected (Kota, Agra & Jalandhar) tier 2 cities?
RQ3	Are the product categories- electronics, apparel, personal care, kitchen appliances, and stationery & school/office supplies positioned similarly or differently based on the several purchase criteria?

RQ4	What are the specific purchase criteria which relate to a particular product category?
RQ5	Which are the purchase criteria that are discriminatory and have a dominant impact on the positioning of product categories?

4.5. Sampling Framework

Multi-stage sampling has been used to accomplish the research work. In a multi-stage sampling, the selection of units takes place in more than one stage. Here, a two-tier sampling has been used to fulfill the pursuit of the research i.e. area and convenience sampling.

4.5.1. Sampling Technique

Area Sampling

Area sampling is a multi-stage sampling where respondents are selected based on the geographical location [301]. This sampling is simple and powerful. It is very useful to adopt area sampling when where no lists of items exist. For example, a lot of govt. agencies (Bureau of Labour Statistics) use area sampling [301]. Hence, in the first stage area sampling was the sampling technique. Three tier 2 cities (Jalandhar, Agra and Kota) were selected and the key reasons behind selecting these tier 2 cities have been highlighted in the previous chapter (refer Chapter 2).

Convenience Sampling

The non-probability technique in which respondents selected as per the convenience level of researchers [302]. The respondents are selected due to their presence and availability during survey [303]. This technique is mostly used in exploratory research where researcher struggle to get less expensive and truthful information [304]. The sampling frame for this study was outlined as “A person with permanent residence in India who is an active online shopper. Accordingly, in this study convenience sampling is adopted by the researcher due to the constraint of time and budget. Here, convenience sampling was adopted based on the important points of concerns - first the data was collected personally by the researcher at three rapidly emerging tier 2 cities of India, second a screening question was used to assure that instrument grab responses from active online shopper only. Further, convenience sampling is a widely adopted method in the extant literature where many online attitude studies have also opted for a convenience sample [260, 305-308].

4.5.2. Data Collection and Sample Profile

The data was collected through a questionnaire. It consisted the socio-demographic factors and online shopping attitude related information and statements on the measured constructs. Next section included a list of nineteen purchase criteria well acknowledged in literature also (Table 4.3) for each product category (electronics, apparel & garment, personal care, kitchen appliances, and stationery & schools/office supplies). Researcher personally visited all three location (i.e. Kota, Agra, and Jalandhar) and completed the data collection. The data was collected in the year 2018 across all three cities in the period from October to December. The researcher met the active online shoppers and elaborated aim of conducting survey and engaged them in survey. The frame of reference adopted for the online shopper in this study is as follows: "A person with permanent residence in India who is frequent online shoppers and often visited the online shopping sites".

Table 4.3: List of Purchase Criteria

1. Discount options	11. Sales and support system
2. Exclusive offers	12. Online reviews
3. Comparison options	13. Product varieties
4. Delivery options	14. Product visuals
5. Delivery time	15. Product information
6. Return policy	16. Clarity of market communication
7. Brand availability	17. Hedonism
8. Payment options	18. Image of online player
9. Ease of placing orders	19. Appropriate shipment charges
10. Appropriate price	

Sample Size

Adequate sample size is required while appropriately conducting the subsequent statistical analyses. Selecting the appropriate sample size is complex and includes qualitative and quantitative examination [303]. One major criterion to decide the appropriate sample size is

the examination of sample size taken in past studies. The past experiences serve as rough guidelines to decide a sample size especially when study using the non-probability sampling technique. In addition to the above, the quantitative approach estimated the sample size for each location. Here, the number of respondents has been selected based the items (variables) used in questionnaire. It is suggested by researchers that respondents should be more than ten times of the items used in the questionnaire [309]. In this study, the questionnaire consists of 58 items which mean 58*10= 580 is an adequate sample size. The sample size is estimated at 95% confidence level. Based on such guidelines a total number of 600 respondents (200 from each location). These were deemed adequate for the conduct of data analysis. The detailed sample profile is shown below in Table 4.4. The criteria of minimum sample size recommended by the previous researchers for meaningful analysis are thus maintained [310-312]. In the previous literature, there have been studies on online shopping attitude where 150 sample size was considered appropriate for the analysis [49, 185, 186, 313].

Table 4.4: Sample Profile

Location	Kota	Agra	Jalandhar
Sample Size	200	200	200
Social-demographic Variables	Frequency (%)	Frequency (%)	Frequency (%)
Gender			
Male	143 (71.5)	157 (78.5)	113 (56.5)
Female	57 (28.5)	43 (21.5)	86 (43)
Age			
18-24 years	110 (55)	110 (55)	104 (52)
25-31 years	46 (23)	42 (21)	51 (25.5)
32-38 years	24 (12)	21 (10.5)	26 (13)
39-45 years	14 (7)	13 (6.5)	9 (4.5)
Above 45 years	6 (3)	14 (7)	10 (5)

Education			
10+2	116 (58)	87 (43.7)	8 (4)
Graduation	36 (18)	59 (29.5)	82 (41)
Post-Graduation	41 (20.5)	48 (24)	94 (47)
Doctorate	5 (2.5)	6 (3)	16 (8)
Other	2 (1)	0	0
Occupation			
Govt Job	12 (6)	13 (6.5)	3 (1.5)
Private Job	69 (34.5)	52 (26)	86 (43)
Businessman	14 (7)	13 (6.5)	4 (2)
Student	98 (49)	105 (52.5)	99 (49.5)
Housewife	7 (3.5)	13 (6.5)	7 (3.5)
Other	0	4 (2)	1 (0.5)
Family Income (annual, in Rs.)			
Below 6 lakhs	143 (71.5)	135 (67.5)	88 (44)
6-8 lakhs	37 (18.5)	36 (18)	53 (26.5)
8-10 lakhs	8 (4)	11 (5.5)	29 (14.5)
10-12 lakhs	7 (3.5)	3 (1.5)	13 (6.5)
Above 12 lakhs	5 (2.5)	15 (7.5)	17 (8.5)
Family Life Cycle			
Individual	125 (62.5)	121 (60.5)	134 (67)
Couple	24 (12)	23 (11.5)	16 (8)

Couple with Children	51 (25.5)	56 (28)	50 (25)
Frequency of Browsing			
Once in a week	72 (36)	6 (32.5)	54 (27)
Twice in a week	67 (33.5)	37 (18.5)	40 (20)
Thrice in a week	35 (17.5)	32 (16)	67 (33.5)
Daily	26 (13)	66 (33)	39 (19.5)
Frequency of Purchase (monthly)			
Once in a month	120 (60)	98 (49)	121 (60.5)
Twice in a month	55 (27.5)	54 (27)	48 (24)
Thrice in a month	13 (6.5)	28 (14)	15 (7.5)
More than thrice	12 (6)	20 (10)	16 (8)
The average amount spent in a month (Rs)			
Less than 2000	110 (55)	88 (44)	92 (46)
2000-4000	73 (36.5)	59 (29.5)	69 (34.5)
4000-6000	12 (6)	31 (15.5)	23 (11.5)
More than 6000	5 (2.5)	22 (11)	16 (8)
Preferable mode of payment			
Credit Card	28 (14)	23 (11.5)	22 (11)
Debit Cart	30 (15)	28 (14)	46 (23)
Mobile Wallet	5 (2.5)	9 (4.5)	4 (2)
Net Banking	34 (17)	13 (6.5)	17 (8.5)
Cash on Delivery	103 (51.5)	127 (63.5)	111 (55.5)
Other	0	0	0

4.6. Statistical Analysis

The multivariate analysis was done in this study. It is a technique which helps researchers to analyse multiple independent variables with multiple dependent variables. The nature of research (scientifically validation of the conceptual model and to evaluate the relative positioning of five product categories across specific purchase criteria) across a variety of variables provides a compelling reason to choose the multivariate analysis.

Structural Equation Modeling

Structural equation modeling is an effective method if study has multiple constructs and variables. Test for normality and missing value were done before other advance analysis. Mean substitution for metric variables was used to check the missing data [314, 315] and no missing value was found. Firstly, seven factors consisting 39 items were submitted to a CFA (Confirmatory Factor Analysis) and then followed with multigroup analysis.

Confirmatory Factor Analysis

To address the *RQ1 – Does the online shopping attitude model demonstrate adequate psychometric properties in Indian tier 2 settings?* CFA procedures assist the test of the research instrument through reliability and validity analysis [316]. In the Confirmatory Factor Analysis the reliability and validity of scales are accessed. The reliability check was done with the help composite reliability and validity were tested in three ways; 1) face validity; 2) convergent validity; 3) discriminant validity. Thus, the scale was found reliable and valid.

Multi-group Measurement Invariance

To examine *RQ2 – Does the online shopping attitude model exhibit measurement invariance and structural invariances across the selected (Kota, Agra, and Jalandhar) tier 2 cities?* This technique is helpful in examines whether the relation between variables and constructs are identical across groups [317- 323]. The configural, metric and scaler invariance were performed. After the measurement analysis, structural invariance was done to check whether the similar relation exist in the structural model in all three location. Goodness of fit test was done several times till author get the threshold values. All the values such as- $\chi 2/df$, CFI, RMSEA was used as a measure to check model fit. From the literature values less than .08 for RMSEA and value above than .90 for CFI represent a good model fit [324].

Correspondence Analysis

To examine *RO3 – What are underlying structure (similarities/differences) in defining positioning five product categories with respect to purchasing criteria for selection?* To address this research question correspondence analysis was used. This technique is flexible in data analysis. It requires the all positive entries for analysis and avoid negative [325, 326, 327]. To meet the condition the data (online purchase criteria) transformed in binary numbers [328, 329]. The likert scale (ranging from 1-5) adopted. Data was converted in binary number (1 indicating scores above mid value and 0 for the rest). While using correspondence analysis, the data was required to be pooled for analysis. In order to solve the problem of data distortion (across cities) a chi-square analysis was done to check homogeneity of sample profile. Outcomes revealed non-significant differences in gender implying of the sample in all three locations. Further, although analysis found significant differences in occupation and age. Hence, the three subsamples were deemed as homogenous. The next chapter addresses research questions, research hypothesis, and present findings.

Chapter 5

DATA ANALYSIS AND RESEARCH FINDINGS

Data analysis and research findings have been discussed in this chapter. Data analysis is presented systematically and discussed by referring to research questions in a sequence. The data analysis is divided into two parts. The results of the quantitative study are discussed and towards the end, a comprehensive summary of the results has been provided. Before the conduct of quantitative study, a pilot study with 100 respondents in tier 2 city i.e. Jalandhar was conducted and only minimal changes were required in the research instrument.

5.1. Results of Quantitative Study

As briefed previously in chapter 4, responses were recorded through a personally administered survey in three tier 2 cities of India. This wielded in a usable sample of six hundred online shoppers. Data from the two-part questionnaire was used for hypothesis testing and to examine the research questions. The next section presents the findings of the research questions in a sequence.

5.1.1. Sample Profile

The research instrument was administered to active online shoppers located in the city Kota, Agra, and Jalandhar. The constructs and questions included the socio-demographic and statements on the constructs like- TR, CI, FB, BU, HV, CA and IP. A usable sample of 600 (200 from each location) was obtained thereof, which consisted of 68.8% male and 31.2% female respondents. Table 5.1 presents the complete sample detail.

Table 5.1: Sample Profile (Quantitative Study)			
Location	Kota	Agra	Jalandhar
Sample Size	200	200	200
Social-demographic Variables	Frequency (%)	Frequency (%)	Frequency (%)

Gender			
Male	143 (71.5)	157 (78.5)	113 (56.5)
Female	57 (28.5)	43 (21.5)	86 (43)
Age			
18-24 years	110 (55)	110 (55)	104 (52)
25-31 years	46 (23)	42 (21)	51 (25.5)
32-38 years	24 (12)	21 (10.5)	26 (13)
39-45 years	14 (7)	13 (6.5)	9 (4.5)
Above 45 years	6 (3)	14 (7)	10 (5)
Education			
10+2	116 (58)	87 (43.7)	8 (4)
Graduation	36 (18)	59 (29.5)	82 (41)
Post-Graduation	41 (20.5)	48 (24)	94 (47)
Doctorate	5 (2.5)	6 (3)	16 (8)
Other	2 (1)	0	0
Occupation			
Govt Job	12 (6)	13 (6.5)	3 (1.5)
Private Job	69 (34.5)	52 (26)	86 (43)
Businessman	14 (7)	13 (6.5)	4 (2)
Student	98 (49)	105 (52.5)	99 (49.5)
Housewife	7 (3.5)	13 (6.5)	7 (3.5)
Other	0	4 (2)	1 (0.5)
Family Income (annual, in Rs.)			
Below 6 lakhs	143 (71.5)	135 (67.5)	88 (44)

6-8 lakhs	37 (18.5)	36 (18)	53 (26.5)
8-10 lakhs	8 (4)	11 (5.5)	29 (14.5)
10-12 lakhs	7 (3.5)	3 (1.5)	13 (6.5)
Above 12 lakhs	5 (2.5)	15 (7.5)	17 (8.5)
Family Life Cycle			
Individual	125 (62.5)	121 (60.5)	134 (67)
Couple	24 (12)	23 (11.5)	16 (8)
Couple with Children	51 (25.5)	56 (28)	50 (25)
Device Used for Browsing			
Laptop	15 (7.5)	33 (16.5)	45 (22.5)
Desktop	11 (5.5)	12 (6)	9 (4.5)
Smartphones	171 (85.5)	148 (74)	143 (71.5)
Tablet	3 (1.5)	7 (3.5)	3 (1.5)
Frequency of Browsing			
Once in a week	72 (36)	6 (32.5)	54 (27)
Twice in a week	67 (33.5)	37 (18.5)	40 (20)
Thrice in a week	35 (17.5)	32 (16)	67 (33.5)
Daily	26 (13)	66 (33)	39 (19.5)
Time of Day You Usually go Online Shopping Sites			
Morning	9 (4.5)	6 (3)	2 (1)
Afternoon	20 (10)	24 (12)	17 (8.5)
Evening	77 (38.5)	85 (42.5)	113 (56.5)
Late Nights	94 (47)	85 (42.5)	68 (34)
Frequency of Purchase (monthly)			

Once in a month	120 (60)	98 (49)	121 (60.5)
Twice in a month	55 (27.5)	54 (27)	48 (24)
Thrice in a month	13 (6.5)	28 (14)	15 (7.5)
More than thrice	12 (6)	20 (10)	16 (8)
The average amount spent in a month (Rs)			
Less than 2000	110 (55)	88 (44)	92 (46)
2000-4000	73 (36.5)	59 (29.5)	69 (34.5)
4000-6000	12 (6)	31 (15.5)	23 (11.5)
More than 6000	5 (2.5)	22 (11)	16 (8)
Preferable mode of payment			
Credit Card	28 (14)	23 (11.5)	22 (11)
Debit Cart	30 (15)	28 (14)	46 (23)
Mobile Wallet	5 (2.5)	9 (4.5)	4 (2)
Net Banking	34 (17)	13 (6.5)	17 (8.5)
Cash on Delivery	103 (51.5)	127 (63.5)	111 (55.5)
Other	0	0	0

Table 5.1 shows the sample profile of each of the selected tier 2 cities.

5.2. Descriptive Statistics

Table 5.2 presents the mean scores for all items taken under each construct in all three location. The table on descriptive statistics shows that most of the items get score above than 2.5 which means that a positive inclination is there from the respondents. The detail on the same is mentioned in Table 5.2.

Table 5.2 Descriptive for Selected Tier 2 Cities				
Items' Code	**Items' Description**	**Kota (n=200)**	**Agra (n=200)**	**Jalandhar (n=200)**
		Mean	**Mean**	**Mean**

TR	**Technology Readiness**	3.68 (0.43)	3.46 (0.44)	3.26 (0.45)
TR1	I can usually figure out new hi-tech products & services without help from others.	3.68 (0.58)	3.68 (0.55)	3.58 (0.58)
TR2	I feel optimistic about new technology and a belief that it offers me increased control, flexibility, and efficiency in my life.	3.62 (0.58)	3.62 (0.57)	3.65 (0.56)
TR3	New technology is often too complicated or discomforts to be useful. *	3.04 (0.53)	3.09 (0.52)	3.43 (0.52)
TR4	Sometimes I think that technology systems are not designed for use by ordinary people. *	3.09 (0.55)	3.09 (0.57)	3.36 (0.55)
TR5	In general, I am among the first in my circle of friends to acquire new technology when it appears.	3.54 (0.60)	3.43 (0.59)	3.37 (0.52)
TR6	If you provide information to a machine or over the internet, you can never be sure if it gets to the right place. *	3.20 (0.59)	3.18 (0.47)	3.27 (0.47)
CI	**Consumer Innovativeness**	3.34 (0.68)	3.36 (0.65)	3.35 (0.57)
CI 1	I know more than others on the latest new products.	3.22 (0.95)	3.23 (0.96)	3.20 (0.71)
CI 2	If I heard that a new brand is available online, I would be interested enough to buy it.	3.36 (0.93)	3.49 (0.85)	3.35 (0.75)
CI 3	I manage to keep myself trendy or cool by using innovative products.	3.31 (1.01)	3.39 (0.95)	3.42 (0.79)
CI 4	Using innovative products help me to gain popularity/uniqueness/specialty in society.	3.11 (1.12)	3.32 (0.92)	3.36 (0.79)
CI 5	I am more interested in buying new than known products.	3.22 (1.03)	3.39 (0.85)	3.42 (0.77)
CI 6	I can take the risk of trying newness.	3.18 (1.08)	3.54 (0.86)	3.54 (0.70)
FB	**Fondness for branded products**	3.56 (0.54)	3.51 (0.44)	3.48 (0.36)
FB 1	I always prefer to use branded products.	3.74 (075)	3.67 (0.66)	3.62 (0.63)
FB 2	I like to buy new brands online before other people do.	3.51 (0.69)	3.49 (0.67)	3.34 (0.61)
FB 3	I can easily elicit from memory when contemplating a purchase.	3.39 (0.68)	3.36 (0.65)	3.38 (0.59)
FB 4	Brands work as trust marks for me.	3.63 (0.75)	3.64 (0.68)	3.63 (0.60)
FB 5	I am well aware of the brands operating in the market.	3.60 (0.69)	3.53 (0.66)	3.63 (0.59)
FB 6	In general, I am the first in my circle of friends to know about the latest brands.	3.49 (0.68)	3.40 (0.67)	3.31 (0.56)
BU	**Perceived brand unavailability**	3.59 (0.78)	3.71 (0.59)	3.72 (0.55)
BU 1	Offline unavailability of branded products leads me to shop online.	3.48 (1.05)	3.59 (0.93)	3.59 (0.71)
BU 2	Offline unavailability of the latest design leads me to shop	3.53 (1.05)	3.69 (0.90)	3.75 (0.74)

	online.			
BU 3	I easily found the branded products online as compared to offline.	3.72 (1.08)	3.84 (0.81)	3.74 (0.77)
BU 4	The online portal provides enough information about the brands that's why I feel comfortable while purchasing a branded product online.	3.65 (0.93)	3.71 (0.80)	3.81 (0.74)
HV	**Perceived hedonic value offline**	3.34 (0.83)	3.56 (0.53)	3.58 (0.57)
HV 1	Offline shopping helps me to connect with friends and family.	3.56 (1.02)	3.73 (0.84)	3.66 (0.72)
HV 2	Offline shopping helps me to reduce the stress level while going or chilling out with friends or family.	3.24 (1.17)	3.53 (0.84)	3.64 (0.83)
HV 3	Offline shopping reduces the feeling of loneliness.	3.16 (1.18)	3.53 (0.85)	3.39 (0.74)
HV 4	I enjoy offline shopping as it makes the purchase very lively or interesting.	3.28 (1.14)	3.45 (0.86)	3.51 (0.78)
HV 5	While shopping offline I can enjoy other things like delicious food as compared to online shopping.	3.44 (1.16)	3.58 (0.84)	3.67 (0.81)
CA	**Online consumer attitude**	3.73 (0.61)	3.68 (0.58)	3.87 (0.57)
CA 1	Convenience is a factor that influences me to shop online.	3.58 (0.99)	3.69 (0.77)	3.88 (0.73)
CA 2	The availability of a wider selection influences me to shop.	3.83 (0.97)	3.72 (0.87)	3.91 (0.72)
CA 3	The price range influences me to shop online.	3.84 (0.93)	3.81 (0.85)	3.93 (0.71)
CA 4	Trust and security influence me to shop online.	3.46 (0.96)	3.54 (0.89)	3.62 (0.84)
CA5	I feel online shopping is time-saving.	3.92 (0.86)	3.75 (0.84)	3.95 (0.73)
CA 6	Easy return policy motivates me to shop online.	3.75 (1.00)	3.55 (0.99)	3.80 (0.76)
IP	**Intention to purchase online**	3.46 (0.58)	3.64 (0.56)	3.69 (0.44)
IP 1	The reason for purchase affects my online purchase intention**.**	3.52 (0.93)	3.74 (0.78)	3.74 (0.66)
IP 2	Past shopping experience affects my online purchase intention.	3.70 (0.90)	3.74 (0.83)	3.80 (0.66)
IP 3	Perceived value (benefits-cost) affects my online purchase intention.	3.51 (0.83)	3.59 (0.81)	3.70 (0.67)
IP 4	My aspiration value affects online purchase intention.	3.25 (0.92)	3.61 (0.82)	3.61 (0.66)
IP 5	Emotional association with brands affects my online purchase intention.	3.16 (1.09)	3.54 (0.82)	3.58 (0.70)
IP 6	Online reviews/recommendations affect my online purchase intention.	3.63 (0.96)	3.59 (0.83)	3.69 (0.72)

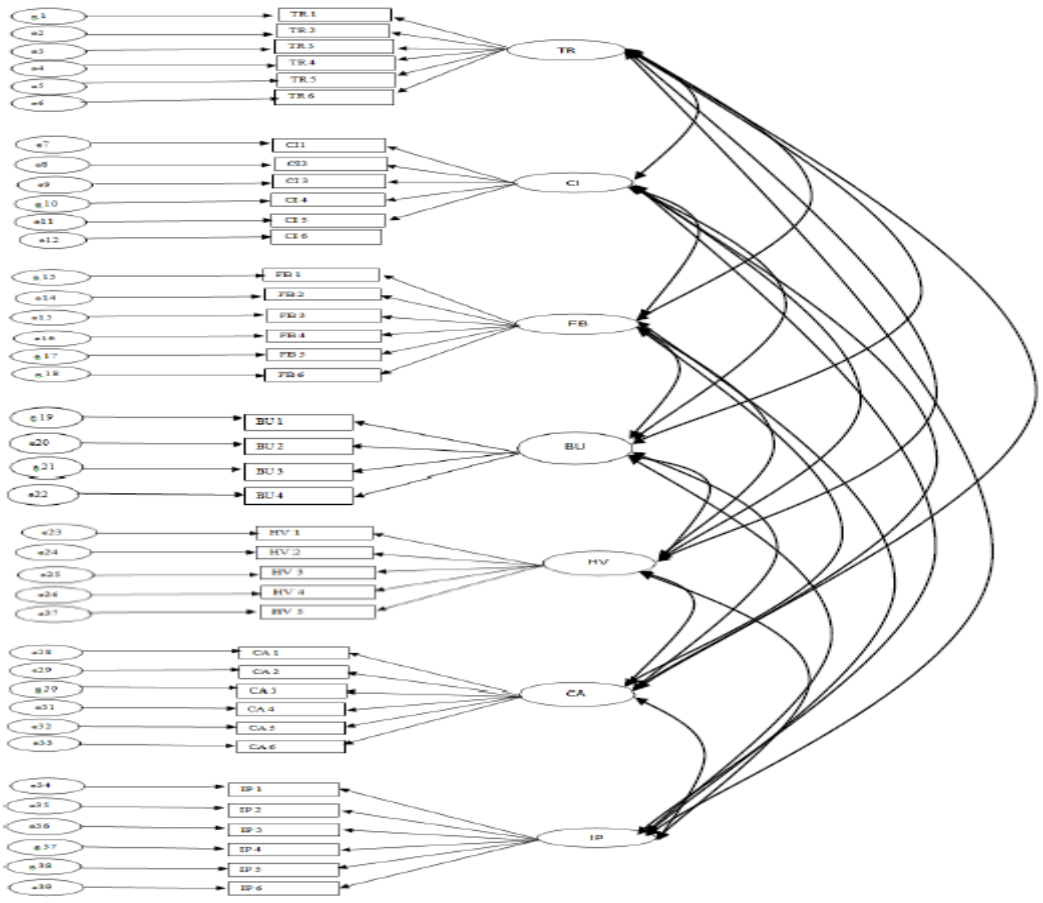
Note: * marked items are reverse coded items.

5.3. Assessment of the Psychometric Properties of the Model [RQ 1]

RQ1. Does the online shopping attitude model demonstrate adequate psychometric properties in Indian tier 2 settings?

To examine the model, demonstrate adequate psychometric properties in Indian tier 2 settings a stepwise analysis has been followed and results are presented. The measurement model is presented in figure 5.1. The 7 latent variables and 39 observed variables were taken. The reliability and validity of all constructs was checked through CFA. The observed variables are shown in rectangles while the unobserved latent variable constructs are shown in ellipses. The description of all codes used for item is presented in the table 5.2 provides. SPSS version 22.0 and AMOS 24.0 is used in this study. The results of reliability test of the all constructs is shown in table 5.3 (where it met with the threshold value). Similarly, the validity test was done.

Figure 5.1: Measurement Model for Online Shopping Attitude.



Content validity for the all items taken under the constructs– TR, CI, CA a and IP was established through literature [330, 331]. Face validity for the self-made scales under the constructs such as- FB, BU and HV was established with the help of 4-member panel from online industry. Next, the convergent validity was measured and get the values above than threshold value i.e. .50 [332- 334]. Table 5.4 presents the results of discriminant validity. Thus, the scale were found reliable and valid.

Table 5.3 Reliability and Validity Measures for Online Shopping Attitude

Items' Code	Items' Description	Factor Loading	Composite Reliability
TR	**Technology Readiness**		0.86
TR1	I can usually figure out new hi-tech products & services without help from others.	0.664	
TR2	I feel optimistic about new technology and a belief that it offers me increased control, flexibility, and efficiency in my life.	0.652	
TR3	New technology is often too complicated or discomforts to be useful. *	0.691	
TR4	Sometimes I think that technology systems are not designed for use by ordinary people. *	0.699	
TR5	In general, I am among the first in my circle of friends to acquire new technology when it appears.	0.798	
TR6	If you provide information to a machine or over the internet, you can never be sure if it gets to the right place. *	0.756	
CI	**Consumer Innovativeness**		0.83
CI 1	I know more than others on the latest new products.	0.662	
CI 2	If I heard that a new brand is available online, I would be interested enough to buy it.	0.644	
CI 3	I manage to keep myself trendy or cool by using innovative products.	0.738	
CI 4	Using innovative products help me to gain popularity/uniqueness/specialty in society.	0.786	
CI 5	I am more interested in buying new than known products.	0.704	
CI 6	I an take the risk of trying newness.	0.611	
FB	**Fondness for branded products**		0.82
FB 1	I always prefer to use branded products.	0.78	

FB 2	I like to buy new brands online before other people do.	0.76	
FB 3	I can easily elicit from memory when contemplating a purchase.	0.664	
FB 4	Brands work as trust marks for me.	0.671	
FB 5	I am aware of the brands operating in the market.	0.777	
FB 6	In general, I am the first in my circle of friends to know about the latest brands.	0.62	
BU	**Perceived brand unavailability**		0.82
BU 1	Offline unavailability of branded products leads me to shop online.	0.846	
BU 2	Offline unavailability of the latest design leads me to shop online.	0.815	
BU 3	I easily found the branded products online as compared to offline.	0.614	
BU 4	The online portal provides enough information about the brands that's why I feel comfortable while purchasing a branded product online.	0.614	
HV	**Perceived hedonic value offline**		0.84
HV 1	Offline shopping helps me to connect with friends and family.	0.677	
HV 2	Offline shopping helps me to reduce the stress level while going or chilling out with friends or family.	0.64	
HV 3	Offline shopping reduces the feeling of loneliness.	0.738	
HV 4	I enjoy offline shopping as it makes the purchase very lively or interesting.	0.735	
HV 5	While shopping offline I can enjoy other things like delicious food as compared to online shopping.	0.775	
CA	**Online consumer attitude**		0.86
CA 1	Convenience is a factor that influences me to shop online.	0.762	
CA 2	The availability of a wider selection influences me to shop online.	0.642	
CA 3	The price range influences me to shop online.	0.722	
CA 4	Trust and security influence me to shop online.	0.783	
CA 5	I feel online shopping is timesaving.	0.74	
CA 6	Easy return policy motivates me to shop online.	0.645	
IP	**Intention to purchase online**		0.86

IP 1	The reason for purchase affects my online purchase intention**.**	0.64
IP 2	Past shopping experience affects my online purchase intention.	0.65
IP 3	Perceived value (benefits-cost) affects my online purchase intention.	0.754
IP 4	My aspiration value affects online purchase intention.	0.701
IP 5	Emotional association with brands affects my online purchase intention.	0.798
IP 6	Online reviews/recommendations affect my online purchase intention.	0.69

Table 5.4: Average Variance Extracted and Squared Correlation (Convergent/Discriminant Validity)

Variables	**1**	**2**	**3**	**4**	**5**	**6**	**7**
Technology readiness (TR)	**0.51**						
Consumer innovativeness (CI)	.207	**0.50**					
Fondness for brands (FB)	.445	.413	**0.51**				
Perceived brand unavailability (BU)	.352	.192	.385	**0.53**			
Perceived hedonic value offline (HV)	.082	.409	.294	.154	**0.51**		
Online consumer attitude (CA)	.429	.380	.454	.445	.190	**0.52**	
Intention to purchase (IP)	.357	.369	.390	.398	.288	.351	**0.50**

Notes: Diagonal values are the average variance extracted; Off-diagonal values are the squared correlations between variables. Discriminant validity [AVE (Average variance extracted) > SIC (Squared inter construct correlation estimate) (Fornell and Larcker, 1981) [331]].

Next, the of analysis for pooled data was done. The Goodness-of-fit indicators (Table 5.5) showed an acceptable model fir (measurement model). Though model met with the thresholf values but still there was chances for improvement in CFI hence the model modification was done for better model fitting [335]. Authors have covary the error terms to get better model fit as recommended by previous studied [336]. The covariance which is establishes were- –TR1-TR2; TR3-TR4; TR4-TR6; CA1-CA2; CA2-CA6 and IP5- IP6.

Table 5.5: Model Fit Indices for Measurement Model					
The goodness of fit indicators	**χ2/df**	**CFI**	**TLI**	**NFI**	**RMSEA**
Threshold values	(≤ 5)	(> .90 good; > .80 permissible)	(> .80 acceptable)	(> .80 acceptable)	(< .06 acceptable)
Model					
Model 1:Pooled data	2.686	.819	.803	.742	.053
Model 2:Pooled data (Error terms of items covaried)	2.474	.843	.827	.765	.050
Model 3:Pooled data (HV1 and BU 4 removed)	2.197	.896	.863	.801	.045

This led to the improvements in goodness of fit indicators. Yet, the CFI value was not in acceptable range that led author to aim to get better model fit. Thus, the Standardized Residual Covariances Table was examined for values above two [337, 338]. Author dropped the items HV1 and BU4 from the model because these two items had large modification indices. Likewise, model got an acceptable fit.

5.4. Measurement Invariance and Structural Invariance across the Selected (Kota, Agra, and Jalandhar) Tier 2 Cities [RQ 2]

RQ2. Does the online shopping attitude model exhibit measurement invariance and structural invariance across the selected (Kota, Agra & Jalandhar) tier 2 cities?

Measurement Invariance

The multi-group analysis was done through AMOS 24.0. Measurement analysis was applied wherein configural, metric, and scalar invariance was conducted using model fit indices [321]. In a multi-group analysis of invariance, the first step was to determine a baseline model. Firstly, the baseline model was determined for all hypothesis as shown in Figure 5.1. Analysis for pooled data was done initially where I got an acceptable model fit. All the values such as- CFI, RMSEA met the threshold values recommended by previous researchers [323, 339]. Thus, configural invariance was achieved. After the configural invariance, the metric invariance was performed and for this reason the factor pattern coefficients were constrained to be equal. After doing this the model was compared to configural model. The results of

model comparisons are presented in Table 5.6. The support for full metric invariance was not achieved and author shifted to partial measurement invariance as recommended by previous researchers stating that a subset of parameter in a model should be invariant while another is allowed to be variant across groups [321, 340, 341]. Thus, the consequent analysis provided support for partial metric invariance. The constructs –TR, CA and IP were found invariant. CI was found variant. For the other constructs like- FB, BU and HV few items were found variant in all three location- FB1, FB2, FB6; BU1; HV2 and HV4. After metric invariance the scalar invariance was done by constraining the intercepts of the 39 indicators to be the same across the samples. Initially author did not get full scalar invariance hence shifted to partial scalar invariance [324]. The condition of partial scaler invariance was satisfied with all construct except HV. Likewise, author got support for the measurement model.

Table 5.6: Model Fit Indices for Measurement Invariance Test

	χ2/df	**CFI**	**TLI**	**NFI**	**RMSEA**
Configural Model (unconstrained)	1.6655	0.837	0.802	0.746	0.033
Nested Model Comparisons (Assuming model Unconstrained to be correct)					
	DF	CMIN	P		
Full Metric Invariance (Measurement weights)	74	182.45	0		
Partial Metric Invariance					
TR (invariant)	12	18.779	0.094		
*CI (all items variant)	12	33.69	0.001		
*FB (FB1, FB2 and FB6 variant)	12	32.828	0.001		
*BU (BU1 variant)	6	21.596	0.001		
*HV (HV2 and HV 4 variant)	8	36.374	0.001		
CA (invariant)	12	23.502	0.054		
IP (invariant)	10	11.533	0.318		
Full Scalar Variance (Measurement intercepts)	148	466.293	0		
Partial Scalar Invariance					
*TR_ Scalar (TR1, TR2, TR5 invariant)	12	99.93	0		
*CI (CI1, CI2 invariant)	12	31.425	0.002		

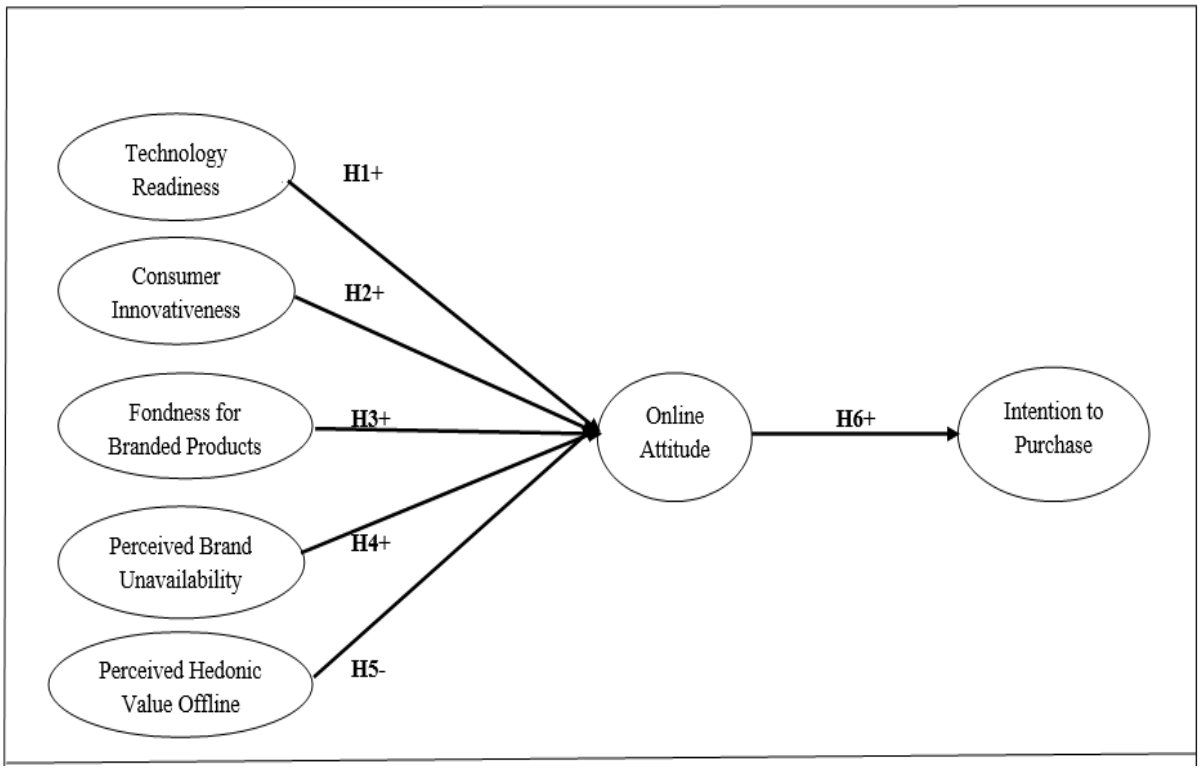
*FB (FB3, FB4 invariant)	12	27.755	0.006
*BU (BU3, BU4 invariant)	6	9.407	0.152
*HV (invariant)	8	24.018	0.002
*CA (CA3, CA5	12	30.014	0.003
*IP_ Scalar (IP2, IP6)	12	59.589	0

Note: Model results of fully constrained (all items) are presented.

Structural Invariance

After the measurement invariance analysis author checked hypothesis and structural model (Figure 5.2) was tested for pool data. Apart from the construct HV, all paths were found significant (Table 5.7). Initially, model fit indices were not in the acceptable range thus the need arise for model re-specified. Just for the improvement in model author eliminate HV and by doing so model met the threshold values. A strong support was achieved from the determinants of online shopping attitude which made structural model quite robust. Apart from hypothesis (H5) we got support for all hypothesis.

Figure 5.2: Structural Model



Next, the invariance of the five structural paths was performed (refer to Table 5.8). Paths TR→CA; CI→CA; BU→CA were found to be invariant whereas FB→CA and CA→ IP were variant. Likewise, we achieved the partial structural invariance.

Table 5.7: Path Analysis

Estimates	Standardized Path Coefficients	S.E.	C.R.	P
TR → CA	.715	0.275	6.046	***
CI → CA	.196	0.075	3.702	***
FB → CA	.475	0.063	7.709	***
BU → CA	.188	0.047	3.957	***
HV → CA	.032	0.055	0.754	0.451
CA → IP	0.549	0.07	6.348	***
Note: Squared Multiple Correlations : Online Shopping Attitude (.812) and Intention to purchase (.301)				

Table 5.8: Model Fit Indices for Structural Invariance Model

	χ2/df	**CFI**	**TLI**	**NFI**	**RMSEA**
Pooled Data	3.188	0.758	0.741	0.684	0.06
Structural Model Revised	3.165	0.812	0.795	0.785	0.059
Unconstrained	2.076	0.778	0.776	0.769	0.045
Nested Model Comparisons (Assuming model Unconstrained to be correct)					
	DF	CMIN	P		
Path TR→CA constrained	2	2.923	0.232		
Path CI→CA constrained	2	0.758	0.685		
Path FB→CA constrained	2	9.493	0.009		
Path BU→CA constrained	2	2.788	0.248		
Path CA→IP constrained	2	13.622	0.001		

Summary of Findings (RQ1 & RQ2)

The study found that TR, CI, FB, BU act as determinants of online shopping attitude and further the positive relationship between CA and IP was established. The construct HV shows negative inclination towards CA from tier 2 cities. TR come up as a strongest predictor for a positive CA. The results are bit similar to the results of past studies which found pro-technological behavior a critical input in discerning online consumer behavior [342,343]. The construct CI showed the adequate reliability and validity. The scale for CI did not achieved metric variance and got partial scale invariance which means that alertness must be applied when comparing scores of one tier 2 cities to another. It was revealed through structural model analysis that CA positively influence the IP and also achieved structural invariance. Results also get support from past studies [344, 345]. Construct FB was found reliable and valid and met the partial metric and scalar invariance which means that it would be adopted in coming years. Though FB was the significant predictor for CA, still it revealed some invariant items. Hence, the strength of its predictive ability may vary in all three locations. It was revealed that BU fosters online exploration and was found reliable and valid. It also met with measurement and structural invariance. The construct HV was found reliable and valid and possessed partial metric and scalar invariance. It was supposed to be negatively related to CA [346]. But unfortunately, it was found non-significant. The result is somewhat heartening as both the physical and online shopping can co-exist and work upon effective market strategies instead of competing with each other. Many frameworks (discussed earlier) recommend that CA influence IP and finally determine whether a transaction is done. The findings also validated the same. Online shopping attitude caused a 30 percent variation in the variable intention to purchase. Though it did not get structural invariance which means that it may have varied strength in all locations. Thus, it is obvious that online shopping attitude is key to online purchase.

5.5. Underlying Structure (similarities/differences) in the Positioning of Five Product Categories With Respect To Purchase Criteria for Selection.

5.5.1. RQ3. Are the product categories- electronics, apparel, personal care, kitchen appliances, and stationery & school/office supplies positioned similarly or differently based on the several purchase criteria?

To investigate the underlying structure (similarities/differences) in the positioning of five product categories with respect to purchasing criteria for selection (online shopping decision making) correspondence analysis was used. The stepwise analysis is discussed next. Table 5.9 presents a two-way contingency table achieved by collecting responses from respondents. Table 5.9 illustrates the cell counts and it conveys how many times an individual criterion is related to an individual product category. The total of first row and first column is 545 and which states that selection of electronic product category is strongly influenced by the criterion- discount option as 545 respondents which accounts for 6% of the total associations formed with the category (545/8,352) and almost 27% of all association with discount option (545/1,991). For example, as presented in Table 5.9, kitchen appliances recorded the highest having a score of 8,415, this category accounted approximately 23% (i.e. 8,415/ 35,442) of all the associations made with all the product categories across the 19 purchase criteria. Likewise, two of the criteria - "product information" and "return policy" were strongly related across categories with profile value of t 6 % (2,439/35,442 and 2,429/35,442). Further, "delivery time" had a poor scoring with just 3% (1,216/35,442) across all product categories. A closer investigation found that the case is especially poor for apparel with just 9% positive reply for this item.

Table 5.9: Contingency Table

Purchase Criteria	Electronics	Apparel	Personal Care	Kitchen Appliance	Stationery	Row Total
Discount options	545	500	296	500	150	1991
Exclusive offers	544	230	150	400	133	1457
Comparison options	500	200	220	330	286	1536
Delivery options	550	300	330	511	200	1819
Delivery time	200	120	233	336	327	1216
Return policy	540	515	555	560	259	2429
Brand availability	500	378	200	555	180	1813
Payment options	556	234	232	499	180	1701
Ease of placing orders	223	299	300	500	189	1511

Appropriate price	392	555	444	511	232	2134
Sale and support system	575	222	185	512	181	1675
Online reviews	540	281	240	511	499	2071
Product varieties	466	565	566	256	189	2042
Product visuals	189	500	559	270	233	1751
Product information	577	367	488	553	454	2439
Market communication	513	268	231	543	224	1779
Hedonism	257	554	545	186	555	2097
Image of online players	505	338	307	553	273	1956
Appropriate shipment charges	180	540	550	349	334	1953
Column Total	8352	6966	6631	8415	5078	35442

Table 5.10: Dimensionality

Dimension	Eigen Value	Proportion Explained	Cumulative Proportion
1	.256	.633	.633
2	.160	.248	.882
3	.094	.085	.966
4	.059	.034	1.000

Table 5.10, presents the dimensions for correspondence analysis where the first two dimensions developed in this study holds for 88% of the total variance. If we add third dimension it will improve the explained variance by 8.4%, however for the ease of interpretation a two-dimensional solution is retained here. Simply stated, two abstract underlying dimensions define the positioning and mapping of the product categories and purchase criteria. A very important information given by this technique i.e. what shapes these dimensions. It shows the % age of variance explained by column and row both (i.e. purchase criteria and product categories) to each dimension. The higher contribution item to a dimension represent the importance of that item to dimension [327, 347].

5.5.2. RQ4. What are the specific purchase criteria which relate to a particular product category?

The contribution of product categories to the variance of dimension produces essential proof. Amongst all the product categories, electronics and personal care show a comparatively stronger association with dimension 1. The criteria mentioned above are important impetus of the relative positioning of product categories. This finding when corroborated with the contingency table, reveals that the positioning of personal care is influenced by the criterion - product visuals and hedonism whereas positioning of electronics is influenced by discount options. Figure 5.3 depicts the pictorial output developed by applying correspondence analysis. The perceptual map explains the underlying positioning of various purchase criteria and product categories. The output (Figure 5.3) also yields important knowledge about how various products are positioned in the online marketplace. This figure provides critical confirmation of how online consumers perceive products vis. a vis. various purchase criterion. The closer the criterion and category are positioned the more positive is the association between them. For instance, electronics are positioned close to exclusive offers (2), sale and support system (11); kitchen appliances to comparison option (4), clarity of market communication (16), the image of online market player (18); apparel to ease of placing orders (10), product variety (13); personal care to product visual (14), appropriate shipment charges (19); and stationery and school/offices supplies to delivery option (5).

5.5.3. RQ5. Which are the purchase criteria that are discriminatory and have a dominant impact on the positioning of product categories?

As displayed in Table 5.11, in dimension 1, the leading or dominating purchase criteria are- hedonism, product visuals, shipment charges, sale & support, and exclusive offers. Purchase criterion such as hedonism is adapted around the enjoyment and entertainment values that can be related through internet buying experience [236]. The findings revealed that hedonistic value emerged as a discriminatory criterion in online shopping. Product visual emerged as another important criterion which influences the positioning of the product. Thus, product visualizing can add a good experience, because it enables consumers to build a sense of control which further positively effect on usefulness of a website and perceived ease of use [348]. The higher levels of happiness and enjoyment which develop from the product

visualization can also promote the arrangement of a hedonic internet purchasing experience [349].

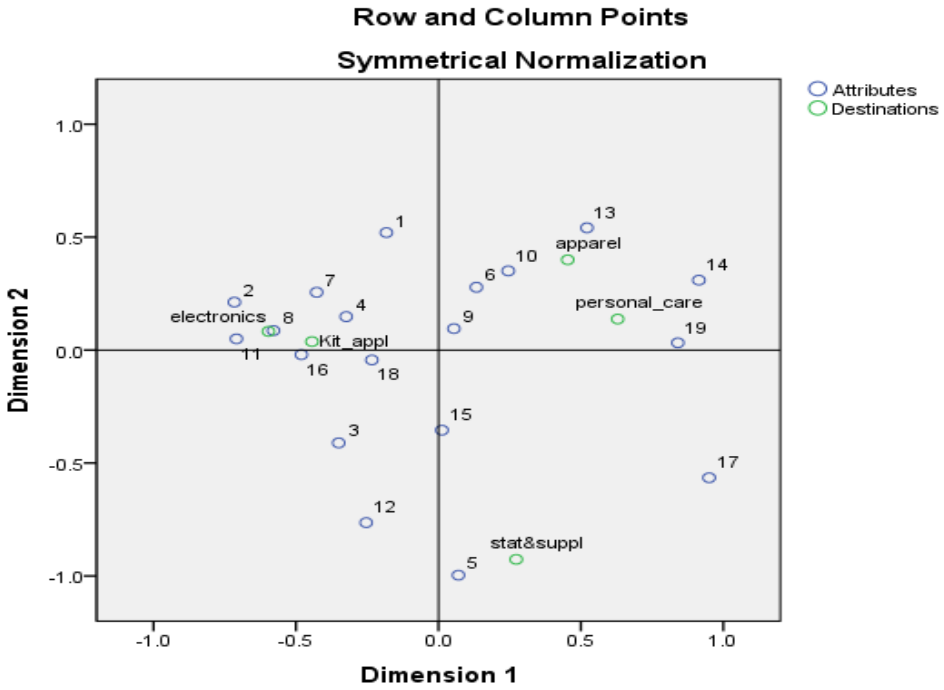
Table 5.11: A Contribution of Online Purchase Criteria (rows) and Product Categories (columns) to Dimension Variances

Purchase Criteria	**Coordinates**		**Dimension**	
	1	2	1	2
1. Discount options	-0.183	0.520	0.007	0.095
2. Exclusive offers	-0.716	0.212	0.082	0.012
3. Comparison options	-0.350	-0.411	0.021	0.046
4. Delivery options	-0.324	0.148	0.022	0.007
5. Delivery time	0.070	-0.996	0.001	0.213
6. Return policy	0.133	0.278	0.005	0.003
7. Brand availability	-0.427	0.256	0.037	0.021
8. Payment options	-0.579	0.086	0.063	0.002
9. Ease of placing orders	0.054	0.095	0.000	0.002
10. Appropriate price	0.245	0.351	0.014	0.046
11. Sale and support system	-0.709	0.050	0.093	0.001
12. Online reviews	-0.254	-0.764	0.015	0.213
13. Product varieties	0.521	0.541	0.061	0.106
14. Product visuals	0.914	0.310	0.161	0.030
15. Product information	0.012	-0.354	0.000	0.054
16. Clarity of market communication	-0.481	-0.020	0.045	0.000
17. Hedonism	0.950	-0.565	0.209	0.118
18. Image of online players	-0.234	-0.044	0.012	0.001
19. Appropriate shipment charges	0.840	0.032	0.152	0.000
Total			1.000	1.000
Product Categories				
1. Electronics	-0.597	0.083	0.328	0.010
2. Apparels	0.454	0.400	0.158	0.197

3. Personal Care	0.629	0.137	0.289	0.022
4. Kitchen Appliances	-0.444	0.038	0.183	0.002
5. Stationery & schools/offices Supplies	0.273	-0.927	0.042	0.769
Total			1.000	1.000

In dimension 2, the dominant purchase criteria are- delivery time and online reviews. It is similar to an earlier study which revealed that online consumers rate delivery schedules, guarantees, and time as the most critical delivery information they seek before making a purchase [232]. Wang *et al.,* 2013 revealed in their study the significant impact of online reviews on the product attitude differs significantly across products [350]. A similar study by Hausman *et al.,* 2014 stated that trust in online reviews plays a very important role in influencing purchase intentions and final decision making [351]. It will be no surprise if we say that online reviews and recommendations within the online feedback system have useful implications for brand building [352]. The positioning of apparel and stationery & schools/office supplies are influenced by these criteria.

Figure 5.3: Graphical Representation of Product Categories and Purchase Criteria.



Notes: Key: 1=discount options; 2=exclusive offers; 3=comparison options; 4=delivery options; 5=delivery time; 6=return policy; 7=brand availability; 8=payment options; 9=ease of placing orders; 10= appropriate price; 11=sale and support system ; 12=online reviews; 13=product varieties; 14=product visuals; 15=product information; 16=clarity of market communication; 17=hedonism; 18=image of online players; 19=appropriate shipment charges.

Summary of Findings (RQ3, RQ4 & RQ5)

In summary, we synthesize the findings to address the research questions specifically.

RQ 4- *What are the specific purchase criteria which relate to a particular product category?* A major emphasis of this study was to showcase how a consumer perceives and associate different purchase criteria with the product categories. It is found that criteria such as exclusive offers (2), payment options (8) and sale & support system (11) show an association with electronics category whereas criteria such as delivery options (4), clarity of market communication (16) and image of online players (18) have an association with kitchen appliances. The criterion such as product variety (13) has an association with apparel product category and criteria such as product visuals (14) and appropriate shipment charges (19) shows an association with personal care. The product category of stationery & schools/office supplies has found a weak association with most the purchase criteria and is somewhat related to delivery time. Product/brand marketers and marketplace aggregators can draw significant insights by evaluating - which criteria are having an impact on consumers and where the gaps are noticeable by just having a visual inspection of the perceptual map. Out of the nineteen-purchase criterion which were employed in this study, only 3-4 criterion associate strongly vis. a vis. each of the product categories. Possibly, it breaks down a lot of assumptions that marketers may be having about their marketing strategies such as on the efficacy of discounts and delivery time. They need to pay attention to the criterion where there is a weak association e.g. apparel has a big gap with sale and support system (11) and several other criteria.

RQ 5: *Which are the purchase criteria that are discriminatory and have a dominant impact on the positioning of product categories?* Findings from Table 5.11 and the perceptual map (discussed earlier) help us reflect on this question. On visual inspection, it is revealed that purchase criteria that are away from the origin in the perceptual map have a discriminatory

influence meaning that they are the ones that have the most dominant role in defining the positioning of various product categories [325]. In this study, the criteria – hedonism (17), online reviews (12), comparison option (3), delivery time (5), and discount options (1) fall in this zone. Online marketers need to particularly focus on these aspects to gain a favorable response from the consumers. The implications of these findings are discussed next.

5.6. Comprehensive Summary of Results

Table 5.12 Comprehensive Summary of Results

Research Questions	Key Variables	Technique	Key Conclusion
RQ1	TR (6 items), CI (5 items), FB (6 items), BU (4 items), HV (5 items), CA (6 items), IP (6 items) Total 39 items	CFA	The scale demonstrates adequate psychometric properties.
RQ2	TR, CI, FB, BU, HV, CA, IP	Measurement Invariance & Structural Invariance	The results showed full configural invariance and partial metric invariance and scalar invariance. The structural invariance results revealed that FB→CA and CA → IP were found structural variant while others found to be structural invariant across three cities.
	HI (TR→CA)		Accepted
	H2 (CI→ CA)		Accepted
	H3 (FB → CA)		Accepted
	H4 (BU→ CA)		Accepted
	H5 (HV→CA)		Non-significant
	H6 (CA→IP)		Accepted
RQ3	Purchase Criteria (19) and Product Categories (5)	Correspondence Analysis	Electronics and kitchen appliances have a somewhat similar position while other product categories are distinct particularly stationery and schools/office supplies.
RQ4	Purchase Criteria (19) and Product Categories (5)	Correspondence Analysis	Electronics are positioned close to exclusive offers, sale and support system; kitchen appliances to comparison option,

			clarity of market communication, an image of the online market player; apparels to ease of placing orders, product variety; personal care to product visual, appropriate shipment charges; and stationery and school/offices supplies to delivery option.
RQ5	Purchase Criteria (19) and Product Categories (5)	Correspondence Analysis	The most dominant purchase criteria which marked product categories' positioning were- hedonism, online reviews, comparison option, delivery time and discount options.

CHAPTER 6

DISCUSSION AND IMPLICATIONS

The objectives were to (1) develop and validate the model on determinants of tier 2 consumer's online shopping attitude and (2) to describe underlying structure (similarity/differences) in the positioning of five product categories with respect to purchase criteria for selection. The data analysis and findings were presented were discussed in the previous chapter. The chapter 6 include the discussion on results. Thereafter, implications, limitations, and scope for future study are discussed.

6.1. Discussion on the Results

6.1.1. Insights from the Qualitative Study

In the first part of the study, a qualitative research was conducted to explore factors which formulate online attitude among consumer from tier 2 cities. The data was gathered from one tier 2 city (Jalandhar) Punjab. The 100 respondents were interviewed. Depth interview was conducted and grounded theory was used for interpretation of respondents' responses [353, 354]. Qualitative study helped in the construction of a conceptual framework. The findings of the study resonated with the functional theory of attitudes given by previous researchers [258, 355]. Past studies have elaborated five functions of attitude- utilitarian function, social-adjustive function, value-expressive function, ego-defensive function, and knowledge function [356]. It is also revealed from the studies conducted in the past that people form an attitude toward a product or service as per the functions they perform to them. Hence, having the knowledge about the purpose of a consumer's attitude is very important move toward changing an attitude. It is revealed that online shopping is not just an effect of convenience but there are other factors also which influence online shopping in tier 2 cities. The study identified some unique antecedents mentioned above (detail in Chapter 4) to an online shopping attitude and a conceptual model developed. The model was subsequently validated via a quantitative approach.

6.1.2. Determinants of Online Shopping Attitude

As discussed in previous section, a qualitative study has identified five determinants of online attitude and among five determinants two (technology readiness and consumer innovativeness) are well acknowledged by previous researchers, and rest three determinants emerged as a new finding contextual to tier 2 settings. The scale for the constructs such as- TR, CI, CA and IP were taken from the literature [260, 267]. The measure for the rest of three constructs are self-developed because literature do not exist suitable scale items for the same. FB consist of six items, BU consists of four items, and HV consists of five items. The overall mean rating was the highest for perceived brand unavailability followed by a fondness for brands, perceived hedonic value (offline), and technology readiness, which shows the positive inclination of respondents to constructs used in the study. Location wise mean value revealed that technology readiness is the highest in Kota followed by Agra and Jalandhar. The mean value for consumer innovativeness is the highest for Agra followed by Jalandhar and Kota. The construct fondness for branded products showed the strongest inclination in Kota city as compare to the rest of the two cities. BU and HV were found strongest in Jalandhar followed by Agra and Kota. An examination of individual items revealed that TR 3 and TR 4 in all three tier 2 cities rate low. Qualitative study also revealed similar findings, where respondents have stated that they don't feel confident while using a new technology and seek help from others to get in ease or comfort zone. Overall, the constructs- CI, FB, BU and HV receive a fair mean rating across all items in all three locations (tier 2 cities). The mean rating for online consumer attitude was highest for Jalandhar followed by Kota and Agra. Individual item analysis revealed that CA 3 (price), CA 5 (time-saving), and CA 6 (ease of return) were having the highest mean ratings for all three locations which shows a positive impact. The construct-intention to purchase online shows a positive inclination across all items in all three locations.

6.1.3. Psychometric Validation of Impractical Model & Invariance Analysis

In the extant literature, researchers have developed the various models on online consumers' attitude but unfortunately, none of them have focused on consumers from tier 2 cities. Most of the researchers have extended the TAM model repetitively and have ignored the role of other complex factors emerging in tier 2 settings. Therefore, the present research developed and scientifically validated a model, with the deliberate attempt of identifying/exploring the

factors (discussed earlier in detail) of online shopping attitude of consumers from tier 2 cities in India. The study sought to address the issue of scale's equivalence across different tier 2 cities. Firstly, the reliability test was conducted to check whether the measurement tool provides consistent outcome if the measurement is repeatedly performed. Reliability was assessed through composite reliability and Cronbach alpha. The threshold value for composite reliability is above. 70 and for Cronbach alpha value is greater than .60 is acceptable [331, 357]. All the constructs were found reliable (detailed in Chapter 5). Next, the validity was evaluated to check the accuracy of instrument. The loading values were used to check the convergent validity of individual items and we get acceptable convergent validity having values greater than threshold value of 0.5 [332, 333]. Discriminant validity was checked through AVE and SIC. As per the rule of thumb AVE should be greater than SIC, which represent a strong discriminant validity [331, 334]. Overall, the scale indicates acceptable psychometric properties.

Once the test for reliability and validity was done, the model fitting of the measurement model for the pooled data was checked. Initially, the model fit indices did not meet the threshold values, thus the model modification was done to have a better model fitting as per the recommended procedure [335, 336]. The results showed an acceptable model fit. Next, measurement invariance was performed. It allowed the author to find whether the respondents perceived similar meaning to the items used under each construct [358, 359]. Configural invariance was found invariant. Next, the metric invariance was employed to compare the strengths of the item to construct a relationship from one group to another. The results did not support full metric invariance thus, the concept of partial metric invariance was applied. The analysis provided support for partial metric invariance. Constructs such as- TR, CA and IP were found invariant while others were found partial metric invariant. Thus, scale items of the given measures/constructs were interpreted in a conceptually similar manner by respondents across the group. Next, the scaler invariance was examined. The results did not favour full scalar invariance; thus, the concept of partial scaler invariance was applied. The analysis provided support for partial scaler invariance for all constructs (accept HV) which validates constructs' easy adaption in the future. Taken together all, we get support for the measurement model.

Similarly, the structural invariance was done. Firstly, the structural model was tested for the pooled data. Initially, model fit indices were not found in the acceptable range hence model

was re-specified by eliminating HV. The results showed a strong support for all hypothesis except H5. Next, the invariance of the five structural paths included in the structural model was examined. Paths TR, CI, and BU were invariant and FB and CA were variant. Result revealed the partial structural invariance. The results of the structural model and structural invariance revealed that TR, CI, FB, BU act as determinants of online attitude and a positive relationship was found between CA and IP. TR came up with the very strong influencer for CA, which is similar to past studies [342, 343]. The results of consumer innovativeness and other constructs such as- FB, BU also got support from past studies [344, 345, 346]. The construct HV was found non-significant. Further it is found that the online attitude affects online purchase intention of the consumers. Though it didn't get structural invariance means that it can be different in all other locations. It can be said that online attitude is central to online buying.

The results of study deem valid the generalizability of the model in another tier 2 cities as well. None of the past studies has adopted the multi-group invariance analysis to ensuring that meaningful comparisons could be done samples wise (tier 2 cities). This study has provided directions to this context. Some more factors are required to be incorporate while investigating different cultural settings such as south Indian tier 2 cities. The validation of the model eases its adaptability to both single as well as multi-sample studies.

6.1.4. Purchase Criteria & Product Categories

This study has evaluated online product categories (electronics, apparel & garments, personal care, kitchen appliances, and stationery & school/office supplies) association with key purchase criteria to illustrate the relative positioning of five product categories across specific purchase criteria. In this competitive era, the online marketers need to provide the right stimuli and suitably design their marketing mix. However, with intense competition businesses often feel compelled to bundle or replicate whatever are the current trends in their industry (e.g. discounts) instead of developing a customer-focused value proposition. Decoding consumer behavior in market segments of interest and discerning the purchase criteria consumers associate with product and brand choices is an essential part of strategy formulation. Correspondence analysis was used to depict purchase criteria based on comparative analysis of the top-selling online product categories. The findings have helped to reflect on three aspects - (i) similarity in the positioning of product categories, (ii) specific

purchase criteria association with product categories, and (iii) dominant purchase criteria. With the help of a perceptual map, it was quite evident that apart from the positioning of electronics and kitchen appliances other product categories are distinct particularly stationery and supplies. It means that somewhat similar strategies could be adopted by brands dealing with electronics and kitchen appliances. However, for other product categories market offerings have to be contextual to the kind of product categories. It was also found that criteria such as exclusive offers, payment options, and sale & support system showed an association with the electronics category whereas criteria such as delivery options, clarity of market communication, and image of online players have an association with kitchen appliances. The criterion such as product variety has an association with apparel product category and criteria such as product visuals and appropriate shipment charges showed an association with personal care. The product category of stationery & schools/office supplies has found a weak association with most the purchase criteria and is somewhat related to delivery time. Out of the nineteen-purchase criterion which were employed in this study, only 3-4 criterion associate strongly vis. a vis. each of the product categories. Possibly, it breaks down a lot of assumptions that marketers may be having about their marketing strategies such as on the efficacy of discounts and delivery time. They need to pay attention to the criterion where there is a weak association e.g. apparel has a big gap with sale and support system and several other criteria. On visual inspection of the correspondence map, it was revealed that purchase criteria that are away from the origin in the perceptual map have a discriminatory influence meaning that they are the ones that have the most dominant role in defining the positioning of various product categories [325]. In this study, the criteria – hedonism, online reviews, comparison option, delivery time, and discount options fall in this zone. Online marketers need to particularly focus on these aspects to gain a favorable response from the consumers. The results would be beneficial to online marketers and product/brand managers to see the current positioning of their products and reposition, if necessary.

6.2. Implications

This study yielded several theoretical, practical and global insights that are meaningful for online marketers, practitioners, and policymakers; as these are the first which examined determinants of the consumers' attitudes toward online shopping in tier 2 cities, additionally, study is amongst the first to assess the positioning of various product categories on specific purchase criteria for online consumers from tier 2 cities. Online marketers/practitioners and

policymakers require to initiate qualitative and quantitative analysis that can guide them in formulating effective marketing strategies (segmentation and positioning strategies). The results of this study empower online marketers by allowing them to visualize the current product positioning, and reposition, if necessary. This section include the theoretical contribution followed by practical implications thereafter, global implications, limitations, and future scope are discussed.

6.2.1. Theoretical Contribution

The current study has investigated and identified the unique antecedents of online shopping attitudes in tier 2 settings in India. Although the importance and relevance of the qualitative study are well-acknowledged in the literature, it has not used previously in the development of the constructs, thus the study has used a qualitative approach in the first part of the research. The qualitative approach helped the researcher to explore the antecedents of online shopping attitude from a newer perspective instead of extending the previously developed model such as- TAM which has been done in majority of previous studies [360-363], and efficacy of Katz theory of attitude has been identified as a theoretical base and a model was conceptualized. In the second stage of research, a quantitative approach was used to validate the conceptual model.

Although many researches have been conducted in literature on consumer attitude (online) but not even a single study has used the multi-group invariance analysis, hence, thus study is very important to increase our knowledge about the relative effectiveness of determinants of online attitude. The results have shown that the constructs are psychometrically valid and comparison (location wise) can be done. Besides the measure (items) used under the constructs- FB, BU, HV were self-developed and found to be psychometrically valid in all three location.

The study illustrated the efficacy of correspondence analysis to assess the positioning of various product categories on specific purchase criteria for online consumers from tier 2 cities. It depicts the potency of correspondence analysis in obtaining a purchase criteria wise comparison of diverse product categories available online. The output of the study is graphical in nature to assist an exact and comprehensive analysis of online comparative product positioning.

6.2.2. Practical Implications

The overview of practical implications which holds relevance to various practitioners like online marketers (big players and small player), policymakers, etc. is summarized in Table 6.1. The detailed discussion on the same is presented thereafter.

Table 6.1: Overview of Practical Implications for Practitioners

Key Aspects	Online Marketers	Product/Brand Manager
Key determinant- Technology Readiness **Website design**	User-friendly design & interface (navigation design, query options, utilising image, chat links, etc.)	Need to introduce a customized brand website, SEO, and SEM.
Key determinant- Consumer Innovativeness **Stimuli to Innovativeness**	Market campaigns and communications is need of hour.	(i) The classical notion of newness (ii) Meaningfulness (value, usefulness, utility, or advantages). (iii) Brand innovativeness – brand loyalty
Key determinant- Fondness for Brands **Expedite brand adoption**	Design a more heterogeneous market offering and return policy that may induce trial ability- more focus on market communication.	Brand community identification needs to be adopted to enhance brand loyalty, trust, brand recommendation and new product adoption
Key determinant- Perceived Brand Unavailability **Speed of delivery & logistics**	APM (automated parcel machines) or PUDO (Pick-up Drop-Off), Automation, and data analytics.	Omnichannel
Key determinant- Perceived Hedonic Value Offline **Hedonic pleasure**	Adventurous & exciting appeal (announcing competitive fun games, quiz, and announcing rewards)	Product demonstration video, virtual try rooms (enabling consumers to overcome touch and feel factor), free customized fashion advice for various occasions.
Market intelligence	Use of latest information technologies (e.g. sentiment analysis, big data analytics etc.).	Modern-day information technologies and smart market practices.
Correspondence Map	Product categories may require intensive market communication.	Local marketing communications - television, radio and customized print ads, linguistical approach,

Differentiated product strategy		regional celebrity promotional events, etc.
Correspondence Map **The usefulness of online reviews**	Tactically presented the user-generated content thorough smart algorithms-customer engagement.	Use reviews strategically to increase brand exposure. Moving favourable reviews in Public Relation or social media. Salvage bad reviews.
Correspondence Map **Comparison options**	Facilitated for making comparisons between their choice of alternatives- reduce fear and validate the decision.	We need to introduce a comparison table for various product categories, especially for high involvement products.
Correspondence Map **Appropriate shipment charges**	Offer free shipping. Introducing options such as shipping calculator to keep transparency. Strategically using third-party logistics providers (3PL).	

(i) Need for Designing Effective/Attractive Website

As discussed in the previous chapter (Chapter-5), technology readiness has emerged as a strongest determinant in all three locations, which means that online marketers and brands need to formulate effective strategies which can help or increase technology readiness among online shoppers. To build the tech readiness among consumers, online marketers require to adopt features such as- user-friendly design and interface which can put consumers in ease while browsing website. The more time a consumer spends on browsing online site, higher is the probability to end with a purchase. Thus, focusing on the features such as- navigation design, fast site loading, attractively implementing the images, query options, etc., can help to overcome the factor like technology barrier. For instance, Amazon India has recently added a language assistant feature on its website where amazon assistant will be shown to website visitors in the language based on geographic IP location. Similarly, small online market players need to add advanced features that can put online users in ease of searching and placing orders. Additionally, product and brand managers also need to develop a few effective market strategies to increase the technology readiness which would help influence perceived self-service technology and service quality among consumers [364-367]. Brands need to come up with the customized website design to promote (high tech products) where detailed

information, user manual along with live demonstration videos should be placed. Brands can employ the concept of smart consumers. The use of the concept of smart consumers is still not much explored. Hence, it is emerging as an important factor in the use of smart technologies. Training, supporting and motivating smart consumers can benefit product and brand managers to increase the innovativeness among consumers.

(ii) Stimuli to Innovativeness

Consumer innovativeness plays very important role in the formation of attitude among online consumers, market players need to develop few effective market campaign and communications that can work as a stimulus to this trait. Marketers need to use the features such as- uniqueness and product or experience innovation for online shoppers [368, 369]. Brands whether using conventional route (physical store) or online portals to reach out its consumers need to work individually on each product line rather completely relying on online market players (Amazon, Flipkart, Snapdeal, etc.) From the consumers' perspective innovativeness can have the major dimensions such as- (i) notion of newness [370] and (ii) meaningfulness [371]. Innovativeness can affect consumer's loyalty towards any brands directly because they believe that innovative brands are more competent to accomplish their goals thus remain more committed to such brands [372]. It also leads to higher consumer involvement in a product [373]. Brands need to successfully utilize the technological drivers which can help them in forming an image of innovativeness in the market. For instance, there are many players in the smart tablets market but the main competition is between Apple and Android. According to technology expert Android emerges as a winner when we evaluate the technological innovations and iPad is still on the top if see from consumer's perspective [374, 375]. It seems that the Apple brand has a special advantage of perceived innovativeness that could overcome the technology battle. Therefore, innovativeness is an essential part which allows a brand to create a unique image in the market (image based on innovativeness).

(iii) Expedite Brand Adoption

Findings from the study have revealed that fondness for branded products is the second strongest determinant of online shopping attitudes among consumers from tier 2 cities in India. Consumers from these cities are definitely brand lovers and actively search for information about branded products. As the demand for branded products (online) increases in lower tier consumers, online marketers need to formulate effective and heterogeneous market

offerings to cater in this segment which can lead to rapid brand adoption. The consumer cannot touch or feel the product while shopping online, hence online markers can introduce a virtual try room (enabling consumers to overcome touch and feel factor) on its websites such as- proving the option to consumers to upload a picture of them on websites and helping them to check or comparing all the wearable items and validating their shopping decision. Lenskart.com has already introduced this feature on its website which enables the online buyer to try each style/size/shape of glares/sunglasses and leads to the satisfying purchase decision. Additionally, brands can use strategies such as- brand community identification that enhances brand loyalty, trust, brand recommendation and new product adoption.

(iv) Speed of Delivery and Logistics

BU (offline) was also found influential to online consumer attitudes. Many products which are very famous such as- Gucci, MAC etc. still not available in the smaller cities. Many online shopping sites are approaching and creating awareness among consumer from tier 2 cities about the usefulness and ease of use of online shopping [376, 377]. Also, the marketers need to work on delivery and logistics while dealing to lower tier consumers. The waiting seems to be longer here because many a time it is needed for immediate consumption (e.g. timed with some upcoming occasion). In an earlier study it has been identified that delivery time, delivery schedule, and delivery guarantees are the most important factors online customers evaluate before purchase [232]. E-marketers may improve upon their logistic (delivery, reverse delivery) programs to facilitate the same. Last-mile connectivity is challenging in a vast country like India and therefore adoption of APM (automated parcel machines) or PUDO (Pick-up Drop-Off) may be successful. These are safe and secure storage space to collect your order and serve as a locker. Consumers from tier 2 cities can benefit from these services as it may be helpful to cut short the delivery time and make it more secure. Omnichannel further can also prove a game changer for online marketers which they can use to engage its customer to company [378-381, 382]. Many brands in India has already started using omnichannel strategy to penetrate lower tier online consumers [383].

(v) Hedonic Pleasure

Previous researchers have conducted many studies on utilitarian value hence the concept of hedonic value remain unexplored especially in case of online shopping [265, 266, 384]. Hedonistic pleasure is fun, entertainment, the playfulness of shopping experiences. In an

online environment, it stirs emotional arousal and can influence consumer engagement. In fact, by virtue of their attention (online) and minus the distractions of brick and mortar shopping like noise, embarrassment, or time consumers can fulfill their motives unabashedly. Hedonic value positively affects unplanned buying behavior and prolongs online engagement time [385]. The hedonic dimension has been stated as a necessary element in e-commerce [386, 387]. However, as of now, it does not seem as an integral part of online marketing strategies. Bringing in novelty, including chat links, creating a friendly user-oriented website design, announcing competitive fun games, and quiz, announcing rewards can hold appeal for the hedonic shoppers. Product and brand managers can also work to overcome the factor of perceived hedonism among consumers. Developing own websites and focusing on few important features such as demonstrating the product functionality through a gaming process rather than traditional product demonstration videos can work as a hedonistic approach in shopping (online or offline) process. Additionally, providing free customized devices such as-makeup advice and outfit advice (using video tutorials) for consumers (especially for the consumers from tier 2 cities, who try to imitate fashion and lifestyle of metro consumers) for the various occasion can also help to provide a pleasant shopping experience. The hedonic value offline was found non-significant which tells that the both online and offline can co-exist and progress on formulating an effective marketing strategy instead of competing against each other.

(vi) Market Intelligence

Updated technologies can provide the market intelligence to market players which will further help them to understand the relationship between the factors identified in present study and online behavior. Strong market intelligence processes can examine a large data sets enabling marketers to find out few hidden patterns and trends. By doing so marketers can work upon an informed business decision. Brand managers can also use this system to understand the attitude of consumers especially who express their opinion about a product or brand by categorizing the information they share in textual form. All the comments, reviews, or recommendations coming from various locations/regions can be handled smartly and target consumer tactically. The use of market intelligence and modern-day information technologies can help marketers to improve their business models and projections.

(vii) Differentiated Product Strategy

The results of the study revealed that market strategies cannot be universal when dealing with small-town consumers. The multi-category players (Samsung, Philips, etc.) and market space aggregators (like Amazon, Flipkart, and smaller e-market players) can get insights from this study. As we see from the findings consumers relate to the marketing mix in a somewhat similar manner for electronic products and kitchen appliances but in other categories, the need is imminent to design separates strategies to market products online. For instance, in regular time or when cyber sales such as Big Billion Days, Valentine's sales, etc. are announced most online marketers focus on promoting discounts on smartphones and other electronic items and appliances. Regular and routine items or products (like stationery or personal care) which are commonly available in big cities but may be sought online by small-town consumers do not get promoted enough. Features, functions, varieties, benefits, return policy, etc. are not highlighted in marketing communication. To get an online audience several product categories may require intensive market communication. Additionally, a brand that produces diversified products can use local marketing communications - television, radio, print, and linguistical approach to hold suitable appeal and engagement with tier 2 or small-town consumers.

(viii) The usefulness of Online Reviews

The usefulness of online reviews has emerged as one of the key dominating purchase criteria in defining the positioning of product categories. The power of online reviews & recommendations and word of mouth (positive or negative) are known to all marketers. Previous literature suggests that online reviews given on a specific product have a significant influence on the sales and the sales from the previous period indicate future sales [388, 389]. Consumers value and trust peer opinions higher than seller information [390]. Thus, user-generated content can be tactically presented thorough smart algorithms to build better customer engagement [391]. Timely responding to user queries/comments and encouraging satisfied or loyal consumers to provide product reviews can be helpful for online marketers [350]. Brand/product managers can also use these reviews strategically to increase brand exposure. Leveraging positive reviews in PR and influencer outreach can be beneficial to the brands. A brand manager can use good reviews as social proof and put them on its websites. Running a commercial, focusing on positive reviews as a selling point can help to achieve

remarkable results. Even bad reviews can be handled strategically as customers become suspicious about the brands which only highlights the good reviews. Consumers trust brands which shows both positive and negative reviews on various channels. It is believed that the buyers who give a lot of weightage to negative reviews, are highly engaged with their pre-purchase information and research, and have a greater probability of the converting in final buyer. Hence, bad reviews need to be handled strategically and markets should hire trained personnel to deal with the consumers experiencing a bad product which ultimately, increase the number of future buyers.

(ix) Comparison Options

Comparison options emerged as yet another key criterion. It was found comparatively weaker for apparel and personal care products. Several studies in the past have established that perceived risk is higher for online shoppers [392-395]. When they are facilitated for making comparisons between their choice of alternatives, it may help allay their fears and validate their decisions [277]. Several sites, particularly in the category of electronics, provide such options. Online players in case of apparel and personal care may take note of the same. The use of product virtualization technology can benefit them to showcase their products comparatively [396]. Comparison option plays a vital role in online shopping especially if a lot of alternatives are available and it validates the consumers' buying decision. When a consumer make comparison across online shopping sites, multiple windows open which sometimes cause slow network loadings. This is where the role of introducing a comparison table comes in. Online marketers and brands both can use the comparison table which enables the consumers to have a quick comparison based on various attributes or criteria. Using static, dynamic, or flexible (user control comparison table) can lead to the convenience of buyers and ultimately a satisfying decision making.

(x) Appropriate Shipment Charges

Shipment charges also emerged as one of the dominating purchase criteria in defining the positioning of product categories and findings have revealed that shipping charges are a sore point in case of electronics. Marketers can face a challenging situation if they do not form economical shipment strategies. Extant literature reveals that free shipping reduced customers' perceived uncertainty even if they face a long delivery time [379]. Ignoring an important purchase criterion such as shipment charges could also trigger cart abandonment.

Losing online customers at the last minute- after they have gone to the trouble of adding items to their shopping basket- is certainly frustrating for e-commerce retailers [397-399]. Shipping can be a powerful point of differentiation for any brands or online market players and it becomes very important to make sure that marketers can act smartly on the strategy. Online marketers can overcome with shipment issue if they either provide free shipping or keep transparency in its shipping policy or process. Using a real-time calculator on the website can create trust among customers. It assures that marketers aren't increasing the item prices to cover the charges. Although, it is not as effective as free shipping policy but it's an easy way to convenience the customers that they are getting the best deal possible. Offering flat charges and using a third-party logistic provider can also overcome the problem of shipping charges and cart-abandonment.

6.2.3. Global Implications

The literature on consumer attitude has been under-researched or unexplored in tier 2 settings, thus, the findings of this study may hold meaningful insights for online practitioners and strategists operating in other Asian countries. Developing economies such as India and China have made noticeable progress in recent years because of modernization and economic reforms. Not just domestic players, international marketers are also attracted to such vast and untapped markets. Therefore, as international competition escalates and purchasing power increase in developing countries, marketers witness opportunities for aggressive business expansion into untapped markets other than metropolitan cities such as tier 2 cities. Tier 2 cities are not only attracting investors or marketers in India but also in other Asian countries such as- Malaysia, China, Indonesia, etc. [400]. Asia is rapidly growing in terms of online market size and the countries like Malaysia, India etc. are showing good growth opportunities for online business. Lazada, the online shopping site (Malaysia) have revealed that it has seen a high order volume coming from tier 2 cities [401]. China also has witnessed similar kind of order statistics [402]. As mentioned earlier also people from smaller towns always face the problem of availability of products in physical store that’s why few of them are using internet as a medium of shopping [403, 404]. E- marketers can get lot of profit and growth by developing few effective market strategies to deal with this segment. A report also has stated that offline retail needs a lot time to expand on various products in these areas hence online marketers can get advantage from these consumer [403]. The cultural similarity of other

Asian countries with India [405-408], findings may be meaningful for them to formulate an online marketing strategy.

6.2.4. Limitations & Future Research

The study suffers from three major limitations. Firstly, sample contained only three tier 2 cities (internet users), therefore generalizations of results for the entire population may be limited. Secondly, it has predominantly male respondents and therefore suffers an imbalanced gender ratio. Lastly, the study has limited its scope to five product categories. Author motivates the future researchers to explore other than tier 2 consumers segment and make comparison (tier 2 vs tier 3). Future researchers can include various online shopping sites proving wide variety of products which may provide different results. A longitudinal research design can also be applied which definitely provide insights that how determinants of online attitudes emerge over years. A comparative study of different brand positioning may also provide interesting results. The present study has included and evaluated only five product categories and its association with purchase criteria hence, future studies may also include a vast product range. Future researchers may also include more tier 2 cities from the rest of the parts of India and comparison can be made between tier 2 and tier 3 /small towns' online consumers based on purchase criteria by employing correspondence analysis. Similarly, it can be evaluated with respect to several demographic factors also. A comparative study of different brand positioning may also provide an interesting result.

REFERENCES

[1] Pandey S., Chawla D., *"Evolving segments of online clothing buyers: an emerging market study",* Journal of Advances in Management Research, vol. 15 no. 4, pp. 536-557, 2018.

[2] Jain N., Sanghi K., "The Rising Connected Consumer in Rural India", The Boston Consulting Group. Retrieved from http://image-src.bcg.com/Images/BCG-The-Rising-Connected-Consumer-in-Rural-India-July-2016_tcm9-61868.pdf (accessed on February 26, 2020).

[3] E-commerce brands focus on Tier 2, 3 shoppers during festivals. (2019). Retrieved from https://retail.economictimes.indiatimes.com/news/e-commerce/e-tailing/e-commerce-brands-focus-on-tier-2-3-shoppers-during-festivals/71349748 (accessed on March 3, 2020).

[4] India's Tier 2, 3 Shoppers Help Amazon, Flipkart Beat Slowdown Blues As Festive Sales Open. (2019). Retrieved from https://inc42.com/features/indias-tier-2-3-shoppers-help-amazon-flipkart-beat-slowdown-blues-as-festive-sales-open/ (accessed on March 3, 2020).

[5] Snapdeal focuses on Tier-II, III user base. (2019). Retrieved from https://retail. economictimes.indiatimes.com/news/e-commerce/e-tailing/snapdeal focuses on-tier-ii-iii-user-base/69251697 (accessed on March 3, 2020).

[6] Becerra E. P., Korgaonkar P. K., *"Effects of trust beliefs on consumers' online intentions",* European Journal of Marketing, vol. 45 no.6, pp. 936-962, 2009.

[7] Levy H., Wiener Z., *"Prospect theory and utility theory: Temporary versus permanent attitude toward risk",* Journal of Economics and Business, vol. 68, pp.1-23, 2013.

[8] Hsu M. H., Yen C. H., Chiu C. M., Chang C. M., *"A longitudinal investigation of continued online shopping behavior: An extension of the theory of planned behaviour",* International Journal of human-computer studies, vol. 64 no. 9, pp. 889-904, 2006.

[9] Darley W. K., Blankson C., Luethge D. J., *"Toward an integrated framework for online consumer behavior and decision-making process: A review",* Psychology &

Marketing, vol. 27 no. 2, pp. 94-116, 2010.

[10] Wegener D. T., Petty R. E., Blankenship K. L., Detweiler-Bedell B., *"Elaboration and numerical anchoring: Implications of attitude theories for consumer judgment and decision making",* Journal of Consumer Psychology, vol. 20 no.1, pp. 5-16, 2010.

[11] Sicilia M., Ruiz S., Reynolds N., *"Attitude Formation Online -how the Consumer's need for Cognition Affects the Relationship between Attitude towards the Website and Attitude towards the Brand",* International Journal of Market Research, vol. 48 no. 2, pp. 139-154, 2006.

[12] Gong W., Stump R. L., Maddox L. M., *"Factors influencing consumers' online shopping in China",* Journal of Asia Business Studies, 2013.

[13] Curran K., *"Smart Technologies and Innovation for a Sustainable Future",* In 1st American University in the Emirates International Research Conference 2019.

[14] E-Commerce in India- Statistics & Facts. (2019). Retrieved from https://www.statista. com/topics/2454/e-commerce-in-india/ (accessed on February 24, 2020).

[15] Indian Brand Equity Foundation. (2019). Retrieved from https://www.ibef/download/ e-commerce_report-feb-2019.pdf (accessed on February 25, 2020).

[16] India has second-highest number of Internet users after China. (2019). Retrieved from https://economictimes.indiatimes.com/tech/internet/india-has-second-highest-number-of-internet-users-after-china-report/articleshow/71311705.cms?from=mdr(accessed on March 2, 2020).

[17] User base for 2G, 3G shrinking as upwardly mobile take to 4G. (2019). Retrieved from https://economictimes.indiatimes.com/industry/telecom/telecom-news/user-base-for-2g-3g-shrinking-as-upwardly-mobile-tak4g/articleshow/68072430.cms ?from=mdr (accessed on March 2,2020)

[18] An Ericsson Consumer Insight Summary Report. (2015). "*The Changing Mobile Broadband Landscape, Understanding the driver behavior and needs of Smartphone mobile internet users in urban India"*, p. 4-12. Retrieved from http://www.ericsson .com/res/docs/2015/consumerlab/ericssonconsumerlab-the-changing-mobi-broadband-landscape-india.pdf (accessed on March 2, 2020).

[19] Department of Electronics and Information Technology, Government of India. (2015). Retrieved from http://deity.gov.in. (accessed on March 2, 2020.

[20] Anooja A., *"Digital India with e-commerce revolution in rural India: transform India digitally and economically",* Engineering International, vol. 3 no. 2, pp. 57, 2015.

[21] Bharti Airtel fires the first shot in India's upcoming 4G war. (2015). Retrieved from https://www.livemint.com/Companies/DWNXICsuTHSWbkhw0ElTTI/Bharti-Airtel-fires-the-first-shot-in-Indias-upcoming-4G-wa.html (accessed on March 2, 2020).

[22] Smart Cities Mission Statement & Guidelines, Government of India, Ministry of Urban Development. 2015. Retrieved from http://smartcities.gov.in/writereaddata/SmartCityGuidelines.pdf. (accessed on March 2, 2020).

[23] Modi's four initiatives make Indian e-commerce world's fastest-growing; set to grow 8-fold by 2026. (2019). Retrieved from https://financialexpress.com/industry/sme/modis-four-initiatives-make-indian-e-commerce-worlds-fastest-growing-set-to-grow-8-fold-by-2026/1670912/ (accessed on March 2, 2020).

[24] Sen A., *"Flipkart acquires AI startup Liv.ai, eyes more tech acquisitions".* Retrieved from https://www.livemint.com/Companies/G3xizf7B81qqaU3INYC49L/Flipkart-buys-AI-startup-Livai.html (accessed on March 2, 2020).

[25] Chengappa S., "Reverie Language Tech to raise $ 12 m". Retrieved from https://www.thehindubusinessline.com/companies/reverie-language-tech-to-raise-12-m/article25508801.ece (accessed on March 2, 2020).

[26] Indian Brand Equity Foundation. (2018). Retrieved from https://www.ibef.org/archives/industry/ecommerce-reports/indian-ecommerce-industry-analysis-december-2018 (accessed on March 3, 2020).

[27] Commerce-Land. Retrieved from https://www.ecommerce lands.com/history_ecommerce.html (accessed on March 3, 2020).

[28] Dudhewala A., "E-Commerce in India – Past, Present & Future". (2014). Retrieved from http://www.iamwire.com/2014/07/e-commerce-in-india-past-present future/27805 (accessed on February 28, 2020).

[29] Retail Industry Update- Outlook. (2020). Retrieved from https://www.careratings.com/upload/NewsFiles/SplAnalysis/Retail%20Industry%20Update%20Aug%202019.pdf (accessed on February 28, 2020).

[30] E-Tailing In India: RedSeer Perspective. (2018). Retrieved from https://redseer.com/reports/e-tailing-in-india-redseer-perspective/ (accessed on February 29, 2020).

[31] The big fat online shopping frenzy. (2019). Retrieved from https://www.fortuneindia.c-om/bengaluru-buzz/the-big-fat-online-shopping-frenzy/103690 (accessed on February 29, 2020).

[32] SITEL Social Media Customer Engagement. Strategic Planning Considerations for Contract Centre Organizations, Executive Brief Commisioned. p.3-11. Retrieved from Frostftp.com.

[33] Asian Paints Leverages Facebook For Its Holi Campaign. (2016). Retrieved from https ://www.digitalvidya.com/blog/asian-paints-leverages-facebook-for-its-holi campaign/ (accessed on February 29, 2020).

[34] Explained: The policy that could kill deep discounts by e-commerce firms. (2018). Retrieved from https://economictimes.indiatimes.com/news/et-explains/explained-the-policy that could kill deep discounts by e commerce firms/articleshow/65215220.cms? from=mdr (accessed on February 29, 2020).

[35] Why Indian Online Retailers Need To Think Beyond The Discount Led Model For Seducing Buyers?. (2015). Retrieved from https://dazeinfo.com/2015/01/12/indian-online-retailers-need-think-beyond-discount-led-model-seducing-buyers/ (accessed on February 29, 2020).

[36] Ajzen I., *"From intentions to actions: A theory of planned behavior",* Kuhl, J. and Beckmann, J., Action control, Springer, Berlin, Heidelberg, pp. 11-39, 1985.

[37] Ajzen I., *"The theory of planned behavior", Organizational Behavior and Human Decision Processes,* vol. 50 no. 2, pp. 179-211, 1991.

[38] Ajzen, I. and Fishbein, M., *"Understanding attitudes and predicting social behaviour",* NJ: Prentice-Hall, Englewood Cliffs, 1980.

[39] Becerra E. P., Korgaonkar P. K., *"Effects of trust beliefs on consumers' online intentions",* European Journal of Marketing, vol. 45 no.6, pp. 936-962, 2011.

[40] Pappas I. O., *"User experience in personalized online shopping: a fuzzy-set analysis",* European Journal of Marketing, 2018.

[41] Levy H., Wiener Z., *"Prospect theory and utility theory: Temporary versus permanent attitude toward risk",* Journal of Economics and Business, vol. 68, pp.1-23, 2013.

[42] COD payments at e-commerce firms back to pre-demonetisation levels. (2017). Retrieved from https://www.livemint.com/Industry/VgOTW8ZS4RaHA5gd7iwM4N/ COD-payments-at-ecommerce-firms-back-to-pre-demonetisation.html (accessed on February 29, 2020).

[43] In India, Cash Is Putting Up A Fight. (2017). Retrieved from https://www.pymnts.com /cash/2017/cash-usage-india-post-demonetization/ (accessed on February 29, 2020).

[44] Blackwell R., DSouza C., Taghian M., Miniard P., Engel J., *"Consumer behaviour: an Asia Pacific approach",* Thomson, 2006.

[45] Knezevic B., Jakovic B., Strugar I., *"Potentials and problems of Internet as a source of purchasing information–experiences and attitudes of university students in Croatia",* Business, Management and Education, vol. 12 no. 1, pp. 138-158, 2014.

[46] Herold K., Tarkiainen A., Sundqvist S., *"How the source of word-of-mouth influences information processing in the formation of brand attitudes",* Journal of Marketing for Higher Education, vol. 26 no. 1, pp. 64-85, 2016.

[47] Ansary A., Hashim N. M. H. N., *"Brand image and equity: The mediating role of brand equity drivers and moderating effects of product type and word of mouth",* Review of Managerial Science, vol. 12 no. 4, 969-1002, 2018.

[48] Lee J. E., Hur, S., Watkins B., *"Visual communication of luxury fashion brands on social media: effects of visual complexity and brand familiarity",* Journal of Brand Management, vol. 25 no.5, pp. 449-462, 2018.

[49] Li N., Zhang P., *"Consumer online shopping attitudes and behavior: An assessment of research",* AMCIS 2002 proceedings, pp.74, 2002.

[50] Wu S. I., *"The relationship between consumer characteristics and attitude toward online shopping",* Marketing intelligence & planning, vol. 21 no.1, pp. 37-44, 2003.

[51] Levin A. M., Levin I. P., Weller J. A., *"A multi-attribute analysis of preferences for online and offline shopping: Differences across products, consumers, and shopping stages",* Journal of Electronic Commerce Research, vol. 6 no.4, 2005.

[52] Delafrooz N., Paim L.H., Khatibi A., *"Understanding consumer's internet purchase intention in Malaysia",* African Journal of Business Management, vol. 5 no. 3, pp. 2837-2846, 2011.

[53] Van der Heijden H., Verhagen T., Creemers M., *"Understanding online purchase intentions: contributions from technology and trust perspectives",* European journal of information systems, vol. 12 no. 1, pp. 41-48, 2003.

[54] Thompson S. A., Sinha R. K., *"Brand communities and new product adoption: The influence and limits of oppositional loyalty",* Journal of Marketing, vol. 72 no.6, pp. 65-80, 2008.

[55] Torres-Moraga E., Vásquez-Parraga A. Z., Zamora-González J., *"Customer satisfaction and loyalty: start with the product, culminate with the brand",* Journal of consumer marketing, 2008.

[56] Rahi S., Ghani M. A., *"A structural equation modeling (SEM-AMOS) for investigating brand loyalty and customer's intention towards adoption of internet banking",* Economic and Social Development: Book of Proceedings, pp. 206-220, 2018.

[57] China Digital Consumer Trends-Discovering the next wave of growth. (2019). Retrieved from https://www.mckinsey.com/~/media/mckinsey/featured%20insights/china-digital-consumer-trends-in-2019.ashx (accessed on February 29, 2020).

[58] The Continued Momentum of e-Commerce Growth in China. (2017). Retrieved from https://www.pwc.in/consulting/financial-services/fintech/fintech-insights/the continued-momentum-of-e-commerce-growth-in-china.html (accessed on February 29, 2020).

[59] Department of Energy. (2015). Report of the Seventh Central Pay Commission. Retrieved from https://doe.gov.in/sites/default/files/7cpc_report_eng.pdf

[60] Classification of Indian cities: (Census 2011). Retrieved from https://en.wikipedia.org/wiki/Classification_of_Indian_cities (accessed on February 26, 2020).

[61] Tier I, II and III Cities of India. (2018). Retrieved from https://www.mapsofinda.com/maps/india/tier-1-and-2-cities.html. (accessed on February 26, 2020).

[62] Migrant flows to Delhi, Mumbai ebbing. (2019). Retrieved from https://www.livemint.com/news/india/migrant-flows-to-delhi-mumbai-ebbing-1568981492505.html (accessed on February 29, 2020).

[63] Reverse migration? Pollution in India's cities draws residents back to rural life. (2017). Retrieved from https://www.reuters.com/article/us-india-pollution/reverse-migration-pollution-in-indias-cities-draws-residents-back-to-rural-lifeidUSKBN1DK05Y (accessed on February, 2020).

[64] Want to shift from metro city? Here are costs, ease of living features of tier 2 towns. (2019*)*. Retrieved from https://economictimes.indiatimes.com/wealth/plan/want-to-shift from metro city here are costs ease of living features of tier-2 town/articles show/71771909.cms (accessed on February 26, 2020).

[65] Millennials in small towns mimic big-city cohort. (2020). Retrieved from https://www.livemint.com/Opinion/sRqTWFsmanlNv4cZaI81XJ/Millennials-in-small-towns-mimic bigcity-cohort.html (accessed on February 27, 2020).

[66] India's growth paradigm: How markets beyond metros have transformed. (2018). Retrieved from https://www.ey.com/Publication/vwLUAssets/ey-indias-growth-paradigm/$FILE/ey-indias-growth-paradigm.pdf (accessed on February 26, 2020).

[67] Demystifying the Indian Online Traveler, Hotels : A Four Billion Opportunity. Retrieved from https://media-publications.bcg.com/BCG-Google-Demystifying-the-Indian-online-traveler-Jun-2017.pdf (accessed on February 26, 2020).

[68] E-Travel Marketing India, *Octane Research*. (2015). Retrieved from https://www .octane.in/research/pdf-report/e-Travel-Marketing-India.pdf (accessed on February 26, 2020).

[69] India Brand Equity Foundation, Real Estate. (2018). Retrieved from https://www.ibef .org/download/Real-Estate-January-2018.pdf (accessed on February 26, 2020).

[70] Property searches surge 173% in tier II cities, but still too early to buy. Retrieved from https://www.livemint.com/Money/HOQd0j2NzwejusgbbL5UpK/Property-searches sur ge-173-in-tier-II-cities-but-still-to.html. (accessed on February 26, 2020).

[71] Variyar M. (2017). Flipkart's Bharat Bet.

[72] The Changing Connected Consumer in India- *BCG Perspectives*. (2015). Retrieved fromhttps://www.bcgperspectives.com/content/articles/center-consumer-customer-insi ght-marketing changing-connected-consumer-india/ (accessed on February 26, 2020).

[73] Paul J., *"Marketing in emerging markets: a review, theoretical synthesis and extension",* International Journal of Emerging Markets, 2019.

[74] Paul J., Mas E., *"The emergence of China and India in the global market",* Journal of East-West Business, vol. 22 no. 1, pp. 28-50, 2016.

[75] Amling A., Daugherty P.J., *"Logistics and distribution innovation in China",* International Journal of Physical Distribution & Logistics Management, 2018.

[76] The continued momentum of e-commerce growth in China: Report. (2020). Retrieved from https://www.pwc.in/consulting/financial-services/fintech/fintech-insights/the-continued-momentum-of-e-commerce-growth-in-china.html (accessed on February 26, 2020).

[77] Todorov K., Akbar Y.H., *"Contemporary Corporate Strategies",* in Krassimir Todorov, Yusaf H. Akbar (ed.) Strategic Management in Emerging Markets, pp.225 – 281, 2018.

[78] Evolving shopping habits in Tier II cities. (2017). Retrieved from https://qrius.com/ evolving-shopping-habitstier-ii-cities/ (accessed on February 26, 2020).

[79] Tier 2 cities drive flagship Flipkart, Amazon sales; fashion and smartphones top-selling segments. (2019). Retrieved from https://www.cnbctv18.com/retail/tier-2-cities-drive-flagship-flipkart-amazon-sales-fashion-and-smartphones-top-selling segm-

ents-4449651.htm (accessed on February 26, 2020).

[80] E-commerce brands focus on Tier 2, 3 shoppers during festivals. (2019). Retrieved fromhttps://retail.economictimes.indiatimes.com/news/e-commerce/e-tailing/e-comme -rce-brands-focus-on-tier-2-3-shoppers-during-festivals/71349748.

[81] Why should a retailer move to tier-II & -III cities. (2014). Retrieved from https://www.ind- -iaretailing.com/2014/09/17/retail/why-should-a-retailer-move-to-tier-ii-iii-cities/ (acc -essed on February 28, 2020).

[82] Which Part of India is Contributing The Most to E-Commerce Growth. (2014). Retrieved from http://www.iamwire.com/2014/12/part-india-contributing-e commerce -growth/106607 (accessed on February 25, 2020).

[83] Western wear market makes up India's new social fabric. (2019). Retrieved from https://www.indiaretailing.com/2019/11/06/fashion/western-wear-market-makes-up indias-new-social-fabric/ (accessed on February 25, 2020).

[84] Kota City Census 2011 data. Retrieved from https://www.census2011.co.in/census/ city/90-kota.html (accessed on February 25, 2020).

[85] Kota becomes India's top coaching city with annual turnover of 1500 crore. (2018). Retrieved from https://www.indiatoday.in/education-today/news/story/kota-medical-969821-2017-04-06 (accessed on February 25, 2020).

[86] Best clothing store in Kota. Retrieved from https://threebestrated.in/clothing-stores-in-kota-rj (accessed on February 25, 2020).

[87] Directorate of Census Operations Uttar Pradesh. Retrieved from https://censusindia.gov.in/2011census/dchb/0915_PART_B_DCHB_AGRA.pdf (accessed on February 25, 2020).

[88] A business venture of MapsofIndia.com. Retrieved from https://www.mapsofagra.com /shopping/online-shop.html (accessed on February 25, 2020).

[89] Tier II, III cities are the next retail destinations in the country: Report. (2017). Retrieved from https://retail.economictimes.indiatimes.com/news/industry/tier-ii-iii-c- -ities-are-the-next-retail-destinations-in-the-country-report/61876688 (accessed on February 27, 2020).

[90] eBay India Census report. (2014). Retrieved from https://www.indiaretailing.com/ uploads/banner_pdf/eBay_Census_Report_2014_Final.pdf (accessed on February 25, 2020).

[91] Jalandhar City Census 2011 data. Retrieved from

http://www.census2011.co.in/census/city/8-jalandhar.html (accessed on February 25, 2020).

[92] Chandigarh, Punjab fastest-growing markets for Flipkart. (2015). Retrieved from http://indianexpress.com/article/cities/chandigarh/chandigarh-punjab-fastest-growing-markets-for-flipkart/ (accessed on February 25, 2020).

[93] Herring S. C., Barab S., Kling R., Gray J., *"An approach to researching online behaviour",* Designing for virtual communities in the service of learning, pp. 338 2004.

[94] Demangeot C., Broderick A. J., *"Conceptualising consumer behaviour in online shopping environments",* International journal of retail & distribution management, 2007.

[95] Bitner M. J., *"Servicescapes: The impact of physical surroundings on customers and employees",* Journal of Marketing, vol. 56 no. 2, pp. 57-71, 1992.

[96] Turley L. W., Milliman R. E., *"Atmospheric effects on shopping behavior: a review of the experimental evidence",* Journal of business research, vol. 49 no. 2, pp.193-211, 2000.

[97] Brown M., Pope N., Voges K., *"Buying or browsing?",* European Journal of Marketing, 2003.

[98] Novak T.P., Hoffman D.L., Yung, Y., *"Measuring the customer experience in online environments: a structural modeling approach",* Marketing Science, vol. 19 no. 1, pp. 22-42, 2000.

[99] Huang W.-Y., Schrank H., Dubinsky A.J., *"Effect of brand name on consumers' risk perceptions of online shopping",* Journal of Consumer Behaviour, vol. 4 no. 1, pp. 40-50, 2004.

[100] Johnson E.J., Moe W.W., Fader P.S., Bellman S., Lohse G.L., *"On the depth and dynamics of online search behaviour",* Management Science, vol. 50 no. 3, pp. 299-309, 2007.

[101] Richa D., *"Impact of demographic factors of consumers on online shopping behaviour: A study of consumers in India",* International Journal of Engineering and Management Sciences, vol. 3 no. 1, pp. 43-52, 2012.

[102] Kunz M. B., *"Online customers: Identifying store, product and consumer attributes which influence shopping on the Internet",* Published doctoral dissertation. The University of Tennessee, Knoxville, 1999.

[103] Mehta R., Sivadas E., *"Direct marketing on the Internet: An empirical assessment of consumer attitudes",* Journal of Direct Marketing, vol. 9, no. 3, pp. 21-32, 1995.

[104] Sultan F., Henrichs R. B., *"Consumer preferences for Internet services over time: initial explorations",* Journal of consumer marketing, vol.17 no.5, pp. 386-403, 2000.

[105] Yun Z. S., Good L. K., *"Developing customer loyalty from e-tail store image attributes",* Managing Service Quality: An International Journal, 2007.

[106] Linquist J. D., "*Meaning of image: a survey of empirical and hypothetical evidence",* Journal of Retailing, vol. 50 no. 4, pp. 29-38, 1974.

[107] Sheth J.N., *"An Integrative theory of patronage preference and behavior",* in Darden, W.R. and Lusch, R.F. (Eds), Patronage Behavior and Retail Management, North-Holland, New York, NY, pp. 9-28, 1983.

[108] Benterud T., Stø E., *"TV-shopping in Scandinavia: consumer satisfaction, dissatisfaction and complaining behaviour",* Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behavior, vol. 6, pp. 196-203, 1993.

[109] USA Today Magazine, *"Changing attitudes toward TV shopping",* USA Today Magazine, vol. 126 no. 2627, pp. 9-10, 1997.

[110] Consumer Reports Buying Guide, "*Catalog shopping*", pp. 14-15,2000.

[111] Eastlick M.A., *"Shopping motives of the mail-catalog shopper",* unpublished doctoral dissertation, Purdue University, West Lafayette, IN, 1989.

[112] Spiller P., Lohse G. L., *"A classification of Internet retail stores",* International Journal of Electronic Commerce, vol. 2 no. 2, pp. 29-56, 1997.

[113] Dennis C., Harris L., Sandhu B., *"From bricks to clicks: understanding the e-consumer",* Qualitative Market Research: An International Journal, vol. 5 no. 4, pp. 281-90, 2002.

[114] Lee K.S., Tan S.J.T., *"E-retailing versus physical retailing: a theoretical model and empirical test of consumer choice",* Journal of Business Research, vol. 56 no. 11, pp. 877-85, 2003.

[115] Cheung C.M.K., Chan G.W.W., Limayem M., *"A critical review of online consumer behaviour: empirical research",* Journal of Electronic Commerce in Organisations, vol. 3no. 4, pp. 1-19, 2005.

[116] Delafrooz N., Paim L. H., Haron S. A., Sidin S. M., Khatibi A., *" Factors affecting students' attitude toward online shopping",* African Journal of Business Management, vol. 3 no. 5, pp. 200-209, 2009.

[117] Khandelwal U., Yadav S.K., Tripathi V., Agrawal, V., *"E-consumer conformity and its impact on consumer attitude",* Journal of Asia Business Studies, vol. 12 no. 4, pp.455-468, 2018.

[118] Lee J., Lee Y., *"Does online shopping make consumers feel better? Exploring online retail therapy effects on consumers' attitudes towards online shopping malls",* Asia Pacific Journal of Marketing and Logistics, vol. 31 no.2, pp. 464-479, 2019.

[119] Seock Y.K., Norton M., *"Attitude toward internet web sites, online information search, and channel choices for purchasing",* Journal of Fashion Marketing and Management: An International Journal, vol. 11 No. 4, pp. 571-586, 2007.

[120] Fishbein M., Ajzen I., *"Belief, attitude, intention, and behavior: An introduction to theory and research",* Philosophy and Rhetoric, vol. 10 no. 2, pp. 130-132, 1977.

[121] Davis F.D., *"Perceived usefulness, perceived ease of use, and user acceptance of information technology",* MIS quarterly, vol. 13 no. 3, pp. 319-340, 1989.

[122] Mady T., *"What makes up intentions to purchase the pioneer? A theory of reasoned action approach in India and the USA",* International Journal of Emerging Markets, vol. 13 no.5, pp. 734-757, 2018.

[123] Thoradeniya P., Lee J., Tan R., Ferreira, A., *"Sustainability reporting and the theory of planned behavior",* Accounting, Auditing & Accountability Journal, vol. 28 no.7, pp. 1099-1137, 2015.

[124] Tong X., *"A cross-national investigation of an extended technology acceptance model in the online shopping context",* International Journal of Retail & Distribution Management, vol. 38 no. 10, pp. 742-759, 2010.

[125] Cheah I., Phau I., Liang J., *"Factors influencing consumers' attitudes and purchase intentions of e-deals",* Marketing Intelligence & Planning, vol. 33 no. 5, pp.763-783, 2015.

[126] Chiu W., Kim T., Won D., *"Predicting consumers' intention to purchase sporting goods online: an application of the model of goal-directed behavior",* Asia Pacific Journal of Marketing and Logistics, vol. 30 no.2, pp. 333-351, 2018.

[127] Borchers A., *"Trust in Internet shopping: A test of a measurement instrument",* in Borchers, A., Americas Conference on Information Systems, pp. 799-803, 2001.

[128] Lee J., Kim J., Moon J.Y., *"What makes Internet users visit cyber stores again? Key design factors for customer loyalty",* SIGCHI Conference on Human Factors in Computing Systems, ACM, pp. 305-312, 2002.

[129] Bellman Johnson E.J., Bellman S., Lohse G.L., *"Predictors of online buying, findings from the Wharton Virtual Test Market (WVTM)",* Communication of ACM, vol. 42 no. 12, pp. 32-38, 1999.

[130] Bhatnagar A., Misra S., Rao H.R., *"On risk, convenience, and Internet shopping behavior",* Communications of the ACM, vol. 43 no.11, pp. 98-98, 2000.

[131] Han H., Ocker R., Fjermestad J., *"An investigation of university students' online shopping behavior",* 7th Americas Conference on Information Systems, pp. 930-933, 2001.

[132] Senecal S., *"Stopping variables in online buying processes: An innovation diffusion approach",* 6th Americas Conference on Information Systems, pp. 1380-1385, 2000.

[133] Liang T.P., Lai H.J., *"Electronic store design and consumer choice: an empirical study",* 33rd Annual Hawaii International Conference on System Sciences, pp. 1-10, 2000.

[134] Kim E., Eom S., Uoo, S., *"Effective user interface design for online stores in the Asia Pacific region: A survey study",* American Conference on Information Systems, p.867-872, 2001.

[135] Lowengart O., Tractinsky N., *"Differential effects of product category on shoppers' selection of web-based stores: A probabilistic modeling approach",* Journal of Electronic Commerce Research., vol. 2 no. 4, pp. 142-156, 2001.

[136] Muthitacharoen A., *"Investigating consumer's attitude toward Internet shopping",* AMCIS 1999 Proceedings, pp. 184, 1999.

[137] Lohse G.L., Spiller, P., *"Quantifying the effect of user interface design features on cyber store traffic and sales",* In CHI, vol. 98, pp. 211-218, 1998.

[138] Ho C.F., Wu W.H., *"Antecedents of customer satisfaction on the Internet: an empirical study of online shopping",* 32nd Annual Hawaii International Conference on Systems Sciences, Maui, USA, pp. 1-9, 1999.

[139] Cho Y., Im I., Hiltz S.R., Fjermestad J., *"Causes and outcomes of online customer complaining behavior: Implications for customer relationship management",* American Conference on Information System, pp.900-907, 2001.

[140] Grandon E., Ranganathan C., *"The impact of content and design of web sites on online sales",* Americas Conference on Information Systems, pp. 920-926, 2001.

[141] Koufaris M., Kambil A., LaBarbera P.A., *"Consumer behavior in web-based commerce: an empirical study",* International journal of electronic commerce, vol. 6

no.2, pp. 115-138, 2001.

[142] Tsao W.C., Hsieh M.T., Lin T.M., *"Intensifying online loyalty! The power of website quality and the perceived value of consumer/seller relationship",* Industrial Management & Data Systems, vol. 116 no.9, pp. 1987-2010, 2016.

[143] Peng X., Peak D., Prybutok V., Xu C., *"The effect of product aesthetics information on website appeal in online shopping",* Nankai Business Review International, vol. 8 no. 2, pp. 190-209, 2017.

[144] Zhang P., Von Dran G. M., *"Satisfiers and dissatisfiers: A two-factor model for website design and evaluation",* Journal of the American Society for information science, vol. 51 no. 14, pp. 1253-1268, 2000.

[145] Zhang P., von Dran G., *"Expectations and rankings of Website quality features: Results of two studies",* 2001.

[146] Tarafdar M., Zhang J., *"Analysis of critical website characteristics: A cross-category study of successful websites",* Journal of Computer Information Systems, vol. 46 no.2, pp. 14-24, 2005.

[147] Westjohn S. A., Arnold M. J., Magnusson P., Zdravkovic S., Zhou J. X., *"Technology readiness and usage: a global-identity perspective",* Journal of the Academy of Marketing Science, vol. 37 no.3, pp. 250-265, 2009.

[148] Kurnia S., Choudrie J., Mahbubur R. M., Alzougool B., *"E-commerce technology adoption: A Malaysian grocery SME retail sector study",* Journal of Business Research, vol. 68 no. 9, pp. 1906-1918, 2015.

[149] Ferreira J. B., da Ro cha A., da Silva J. F., *"Impacts of technology readiness on emotions and cognition in Brazil",* Journal of Business Research, vol. 67 no. 5, pp. 865-873, 2014.

[150] Son M., Han K., *"Beyond the technology adoption: Technology readiness effects on post-adoption behaviour",* Journal of Business Research, vol. 64 no. 11, pp. 1178-1182, 2011.

[151] Lin J. S. C., Hsieh P. L., *"The influence of technology readiness on satisfaction and behavioral intentions toward self-service technologies",* Computers in Human Behavior, vol. 23 no. 3, pp. 1597-1615, 2007.

[152] Tsikriktsis N., *"A technology readiness-based taxonomy of customers: A replication and extension",* Journal of Service Research, vol. 7 no. 1, pp. 42-52, 2004.

[153] Bruner G. C., Kumar A., *"Gadget lovers",* Journal of the Academy of Marketing

Science, vol. 35 no. 3, pp. 329-339, 2007.

[154] Zhu Z., Nakata C., Sivakumar K., Grewal D., *"Self-service technology effectiveness: the role of design features and individual traits",* Journal of the Academy of Marketing Science, vol. 35 no. 4, pp. 492-506, 2007.

[155] Meuter M. L., Bitner M. J., Ostrom A. L., Brown S. W., *"Choosing among alternative service delivery modes: An investigation of customer trial of self-service technologies",* Journal of Marketing, vol. 69 no. 2, pp. 61-83, 2005.

[156] Meuter M. L., Ostrom A. L., Bitner M. J., Roundtree R., *"The influence of technology anxiety on consumer use and experiences with self-service technologies",* Journal of Business Research, vol. 56 no. 11, pp. 899-906, 2003.

[157] Kiran P., Vasantha S., *"Role of Online Reviews in Building Customer's Trust and Its Impact on Online Purchase Behavior",* Indian Journal of Applied Research, vol. 4 no. 12, pp. 289-291, 2014.

[158] Chen P. Y., Wu S. Y., Yoon J., *"The impact of online recommendations and consumer feedback on sales",* ICIS 2004 Proceedings, pp. 58, 2004.

[159] Hsu C. L., Lin J. C. C., Chiang H. S., *"The effects of blogger recommendations on customers' online shopping intentions",* Internet Research, 2013.

[160] Johnson T. J., Kaye B. K., *"In blog we trust? Deciphering credibility of components of the internet among politically interested internet users",* Computers in Human Behavior, vol. 25 no. 1, pp. 175-182, 2009.

[161] Jarvenpaa S. L., Tractinsky N., Vitale M., *"Consumer trust in an Internet store",* Information technology and management, vol. 1 no. 1-2, pp. 45-71, 2000.

[162] Lim K. H., Sia C. L., Lee M. K., Benbasat I., *"Do I trust you online, and if so, will I buy? An empirical study of two trust-building strategies",* Journal of management information systems, vol. 23 no. 2, pp. 233-266, 2006.

[163] Osman D., Yearwood J., Vamplew P., *"Weblogs for market research: finding more relevant opinion documents using system fusion",* Online Information Review, 2009.

[164] Cheung M. Y., Luo C., Sia C. L., Chen H., *"Credibility of electronic word-of-mouth: Informational and normative determinants of on-line consumer recommendations",* International Journal of electronic commerce, vol. 13 no. 4,pp. 9-38, 2009.

[165] Lepkowska-White E., *"Are they listening? Designing online recommendations for today's consumers",* Journal of Research in Interactive Marketing, 2013.

[166] Crisp C. B., Jarvenpaa S. L., Todd P. A., *"Individual differences and internet*

shopping attitudes and intentions", Graduate School of Business Working Paper, University of Texas, 1997.

[167] Culnan M. J., *"Georgetown internet privacy policy survey: report to the federal trade commission",* Washington, DC: Georgetown University, The McDonough School of Business, 1999.

[168] McAllister D. J., *"Affect-and cognition-based trust as foundations for interpersonal cooperation in organizations",* Academy of management journal, vol. 38 no. 1, pp. 24-59, 1995.

[169] Ganesan S., *"Determinants of long-term orientation in buyer-seller relationships",* Journal of Marketing, vol. 58 no. 2, pp. 1-19, 1994.

[170] Mayer R. C., Davis J. H., Schoorman F. D., *"An integrative model of organizational trust", Academy of management review,* vol. 20 no. 3, pp. 709-734, 1995.

[171] Rice M., *"What makes users revisit a web site",* Marketing News, vol. 31 no. pp. 6-23, 1997.

[172] Eighmey J., *"Profiling user responses to commercial web sites",* Journal of advertising research, vol. 37 no. 3, pp. 59-67, 1997.

[173] Engel J.F., Blackwell R.D., Miniard P.W., *"Consumer Behavior",* Chicago: Dryden Press, 1990.

[174] East R., *"Consumer Behavior: Advances and Applications in Marketing",* London: Prentice Hall, 1997.

[175] Shergill G. S., Chen Z., " Web- Based Shopping: Consumers' Attitude Towards Online Shopping in New Zealand", Journal of electronic commerce research, vol. 6 no. 2, pp. 78, 2005.

[176] Lee G.G., Lin H.F., *"Customer perceptions of e-service quality in online shopping",* International Journal of Retail & Distribution Management, vol. 33 no. 2, pp. 161-176, 2005.

[177] Perea y Monsuwé T., Dellaert B.G., De Ruyter K., "What drives consumers to shop online? A literature review", *International journal of service industry management,* vol. 15 no. 1, pp. 102-121, 2004.

[178] Cao Y., Ajjan H., Hong P., *"Post-purchase shipping and customer service experiences in online shopping and their impact on customer satisfaction: an empirical study with comparison",* Asia Pacific Journal of Marketing and Logistics, vol. 30 no. 2,pp. 400-416, 2018.

[179] Hand C., Dall'Olmo Riley F., Harris P., Singh J., Rettie R., *"Online grocery shopping: the influence of situational factors",* European Journal of Marketing, vol. 43 no. 9/10, pp. 1205-1219, 2009.

[180] Akroush M.N., Al-Debei M.M., *"An integrated model of factors affecting consumer attitudes towards online shopping",* Business Process Management Journal, vol. 21 no. 6, pp. 1353-1376, 2015.

[181] Ul Islam J., Rahman Z., Hollebeek L.D., *"Personality factors as predictors of online consumer engagement: an empirical investigation",* Marketing Intelligence &Planning, vol. 35 no. 4, pp. 510-528, 2017.

[182] Bhatiya V., *"Examining consumers' attitude towards purchase of counterfeit fashion products*", Journal of Indian Business Research, vol. 10 no. 2, pp. 193-207, 2018.

[183] Bianchi C., Andrews L., *"Risk, trust, and consumer online purchasing behaviour: a Chilean perspective",* International Marketing Review, vol. 29 no. 3, pp. 253-275, 2012.

[184] Ganguly B., Dash S. B., Cyr D., *"Website characteristics, Trust and purchase intention in online stores:-An Empirical study in the Indian context",* Journal of Information Science & Technology, vol. 6 no. 2, 2009.

[185] Izogo E. E., Jayawardhena C., *"Online shopping experience in an emerging e-retailing market",* Journal of Research in Interactive Marketing, vol. 12 no. 2, pp. 193–214, 2018.

[186] Mohseni S., Jayashree S., Rezaei S., Kasim A., Okumus F., *"Attracting tourists to travel companies' websites: The structural relationship between website brand, personal value, shopping experience, perceived risk and purchase intention",* Current Issues in Tourism, vol. 21 no. 6, pp. 616–645, 2018.

[187] Jun G., Jaafar N. I., *"A study on consumers' attitude towards online shopping in China",* International Journal of Business and Social Science, vol. 2 no. 22, pp. 122-132, 2011.

[188] Chiu C. M., Lin H. Y., Sun S. Y., Hsu M. H., *"Understanding customers' loyalty intentions towards online shopping: an integration of technology acceptance model and fairness theory",* Behaviour & Information Technology, vol. 28 no. 4, pp. 347-360, 2009.

[189] Huang A. H., Chen K., Yen D. C., Tran T. P., *"A study of factors that contribute to online review helpfulness",* Computers in Human Behavior, vol. 48, pp. 17-27, 2015.

[190] Victor Goodman M.R., *"The pursuit of value through qualitative market research",* Qualitative Market Research: An International Journal, vol. 2 no. 2, pp. 111-120, 1999.

[191] Shaikh A., Gandhi A., *"Small retailer's new product acceptance in emerging market: a grounded theory approach",* Asia Pacific Journal of Marketing and Logistics, vol. 28 no. 3, pp. 547-564, 2016.

[192] Chandra Y., Shang L., *"An RQDA-based constructivist methodology for qualitative research",* Qualitative Market Research: An International Journal, vol. 20 no. 1, pp. 90-112, 2017.

[193] KamalulAriffin S., Mohan T., Goh Y.N., *"Influence of consumers' perceived risk on consumers' online purchase intention",* Journal of Research in Interactive Marketing, vol. 12 no. 3, pp. 309-327, 2018.

[194] Bigné-Alcañiz E., Ruiz-Mafé C., Aldás-Manzano J., Sanz-Blas S., *"Influence of online shopping information dependency and innovativeness on internet shopping adoption",* Online Information Review, 2008.

[195] Atchariyachanvanich K., Okada H., Sonehara N., *"What keeps online customers repurchasing through the internet?",* ACM SIGecom Exchanges, vol. 6 no. 2, pp. 47-57, 2007.

[196] Pope N. K., Brown M. R., Forrest E. J., *"Risk, innovativeness, gender, and involvement factors affecting the intention to purchase sport product online",* Sport Marketing Quarterly, vol. 8 no. 2, pp. 25-34, 1999.

[197] BijmoltT. H., Huizingh E. K., Krawczyk A., *"Effects of complaint behaviour and service recovery satisfaction on consumer intentions to repurchase on the internet",* Internet Research, vol. 24 no. 5, pp. 608-628, 2014.

[198] Park C.H., Kim Y.G., *"Identifying key factors affecting consumer purchase behavior in an online shopping context",* International Journal of Retail & Distribution Management, vol. 31 no. 1, pp. 16-29, 2003.

[199] Zimmer J.C., Arsal R.E., Al-Marzouq M. Grover V., *"Investigating online information disclosure: effects of information relevance, trust and risk",* Information & Management, vol. 47 no. 2, pp. 115-123, 2010.

[200] Arora N., Aggarwal A., *"The role of perceived benefits in formation of online shopping attitude among women shoppers in India",* South Asian Journal of Business Studies, vol. 7 no. 1, pp. 91-110, 2018.

[201] Klein L. R., *"Evaluating the potential of interactive media through a new lens: Search versus experience goods",* Journal of business research, vol. 41 no. 3, pp. 195-203, 1998.

[202] Shim S., Eastlick M. A., Lotz S. L., Warrington P., *"An online pre-purchase intentions model: the role of intention to search",* best overall paper award—The Sixth Triennial AMS/ACRA Retailing Conference, 2000☆. Journal of retailing, 77(3), 397-416, 2001.

[203] Modahl M., *"Now or Never",* Harper Collins, New York, NY, 2000.

[204] Vrechopoulos A. P., Siomkos G. J., Doukidis G. I., *"Internet shopping adoption by Greek consumers",* European Journal of Innovation Management, vol. 4 no. 3, pp. 142-152, 2001.

[205] Häubl G., Trifts V., *"Consumer decision making in online shopping environments: The effects of interactive decision aids",* Marketing Science, vol. 19 no.1, pp. 4-21, 2000.

[206] Lohse G. L., Spiller P., *"Electronic shopping",* Communications of the ACM, vol. 41 no. 7, pp. 81-87, 1998.

[207] Kotler P., Keller K., "*Marketing management", 14th edition*., Pearson Education Inc. Prentice Hall, 2011.

[208] Madden T. J., Ellen P. S., Ajzen I., *"A comparison of the theory of planned behavior and the theory of reasoned action"*, Personality and social psychology Bulletin, vol. 18no.1, pp. 3-9, 1992.

[209] Ashman R., Solomon M. R., Wolny J., *"An old model for a new age: Consumer decision making in participatory digital culture",* Journal of Customer Behaviour, vol. 14 no. 2, pp. 127-146, 2015.

[210] Cassill N. L., Drake M. F., *"Apparel selection criteria related to female consumers'* lifestyle", Clothing and Textiles Research Journal, vol. 6 no.1, pp. 20-28, 1987.

[211] Kanagal N. B., *"An Extended Model of Behavioural Process in Consumer Decision Making",* International Journal of Marketing Studies, vol. 8 no. 4, pp.87-93, 2016.

[212] Hollan P. C., *"Cognitive versus stimulus-response theories of learning" Learning & behavior,* vol. 36 no. 3, pp. 227-241, 2008.

[213] Karimi S., *"A purchase decision-making process model of online consumers and its influential factor a cross-sector analysis",* Thesis University of Manchester, p1-326,

2013.

[214] Karimi S., Papamichail K. N., Holland C. P., *"Purchase Decision Processes in the Internet Age",* In Decision Support Systems III-Impact of Decision Support Systems for Global Environments (pp. 57-66). Springer, Cham, 2013.

[215] Shamser R., *"The Importance of product attributes influencing purchase decision: a comparative study between FMCG laundry soaps"*, DU Journal of Marketing, vol. 5 no. 15, pp. 231-243, 2012.

[216] Dennis C., King T., Kim J., Forsythe S., *"Hedonic usage of product virtualization technologies in online apparel shopping",* International Journal of Retail & Distribution Management, vol. 35 no. 6, pp. 502-514, 2007.

[217] Dholakia R. R., Zhao M., "Effects of online store attributes on customer satisfaction and repurchase intentions", *International Journal of Retail & Distribution Management*, vol. 38 no.7, pp. 482-496, 2010.

[218] Miller K. E., Ginter J. L., *"An investigation of situational variation in brand choice behavior and attitude",* Journal of Marketing research, vol. 16 no. 1, pp. 111-123, 1979.

[219] Dickson P. R., "Person-situation: Segmentation's missing link", Journal of Marketing, vol. 46 no. 4, pp. 56-64, 1982.

[220] Houston M. J., Rothschild M. L., *"A paradigm for research on consumer involvement",* Graduate School of Business, University of Wisconsin-Madison, US, 1977.

[221] Gensch D. H., Javalgi, R. G., *"The influence of involvement on disaggregate attribute choice models",* Journal of Consumer Research, vol. 14 no. 1, pp. 71-82, 1987.

[222] Williams T. G., Slama M. E., *"Market mavens' purchase decision evaluative criteria: Implications for brand and store promotion efforts",* Journal of Consumer Marketing, vol. 12 no. 3, pp. 4-21, 1995.

[223] Corfman K. P., *"Comparability and comparison levels used in choices among consumer products",* Journal of Marketing Research, vol. 28, no.3, pp. 368-374, 1991.

[224] Wright P., Rip P. D., *"Product class advertising effects on first-time buyers' decision strategies",* Journal of Consumer Research, vol. 7 no. 2, pp. 176-188, 1980.

[225] Bettman J. R., Sujan M., *"Research in consumer information processing (No. 163)"*, College of Business Administration, Pennsylvania State University, pp. 197-235, 1987.

[226] Grewal D., Nordfält J., Roggeveen A., Lee J. E., Stoel L., *"High versus low online price discounts: effects on customers' perception of risks",* Journal of Product & Brand Management, vol. 23 no. 6, pp. 401-412, 2014.

[227] Ferguson J. L., Ellen P. S., *"Transparency in pricing and its effect on perceived price fairness",* Journal of Product & Brand Management, vol. 22 no. 5/6, pp. 404-412, 2013.

[228] Harris L. C., *"Fraudulent consumer returns: exploiting retailers' return policies",* European Journal of Marketing, vol. 44 no. 6, pp.730-747, 2010.

[229] Amar K. M., Robert S., *"Reverse logistics in e-business: Optimal price and return policy",* International Journal of Physical Distribution & Logistics Management, vol. 34 no. 1, pp. 70-89, 2004.

[230] Dhar V., Chang E. A., *"Does chatter matter? The impact of user-generated content on music sales",* Journal of Interactive Marketing, vol. 23 no. 4, pp.300-307, 2009.

[231] Chung S., *"The role of online informediaries for consumers",* Internet Research, vol. 23 no. 3, pp. 338-354 2013.

[232] Page K. L., Moss G., Chelly D., Yabin S., *"The provision of delivery information online: a missed opportunity",* International Journal of Retail & Distribution Management, vol. 34 no. 4/5, pp. 258-277, 2006.

[233] Mukhopadhyay S. K., Setoputro R., *"Reverse logistics in e-business",* International Journal of Physical Distribution & Logistics Management, 2004.

[234] Kim M., Lennon S., *"The effects of visual and verbal information on attitudes and purchase intentions in internet shopping",* Psychology & Marketing, vol. 25 no. 2, pp. 146-178, 2008.

[235] Yang K., Young A. P., *"The effects of customized site features on internet apparel shopping",* Journal of Fashion Marketing and Management: An International Journal, vol. 13 no. 1, pp. 128-139, 2009.

[236] McCormick H., Livett C., *"Analysing the influence of the presentation of fashion garments on young consumers' online behaviour"*, Journal of Fashion Marketing and Management: An International Journal, vol. 16 no. 1, pp. 21-41, 2012.

[237] Barnes L., Lea-Greenwood G., Miller K., *"Hedonic customer responses to fast fashion and replicas",* Journal of Fashion Marketing and Management: An International Journal, vol. 17 no. 2, pp. 160-174, 2013.

[238] Kaur A., Thakur P., *"Determinants of Tier 2 Indian consumer's online shopping*

attitude: a SEM approach", Asia Pacific Journal of Marketing and Logistics, 2019.

[239] Thakur P., Kaur A., "Online Shopping Attitude of Indian Tier 2 Consumers: Some Qualitative Insights", International Journal of Online Marketing (IJOM), vol. 9 no. 2, pp. 13-26, 2019.

[240] Chiu Y. B., Lin C. P., Tang L. L., *"Gender differs: assessing a model of online purchase intentions in e-tail service",* International journal of service industry management, vol. 16 no. 5, pp. 416-435, 2005.

[241] Chen S. C., Shing-Han L., Chien-Yi L., "Recent related research in technology acceptance model: A literature review", Australian Journal of Business and Management Research, vol. 1 no. 9, pp. 124–127, 2011.

[242] Kim W., Hunt J. M., Lancioni R. A., *"Consumer innovativeness: a domain-specific perspective of information acquisition and choice",* Journal of Global Scholars of Marketing Science, vol. 25 no. 1, pp. 17-36, 2015.

[243] Tandon U., Kiran R., Sah A., "Analyzing customer satisfaction: users perspective towards online shopping*", Nankai Business Review International,* vol. 8 no. 3, pp. 266-288, 2017.

[244] Foxall G. R., Goldsmith R. E., Brown S., *"Consumer psychology for marketing",* Cengage Learning EMEA, vol.1, 1998.

[245] Said L. R., "Eliciting Salient Factors in Online Shopping Behavior Research", Sebelas Maret Business Review, vol. 3 no. 2, pp. 8-13, 2017.

[246] Wu L., Chen J. L., *"An extension of trust and TAM model with TPB in the initial adoption of on-line tax: an empirical study",* International Journal of Human-Computer Studies, vol. 62 no. 6, pp. 784-808, 2005.

[247] Liu I. F., Chen M. C., Sun Y. S., Wible D., Kuo C. H., *"Extending the TAM model to explore the factors that affect Intention to Use an Online Learning Community",* Computers & Education, vol. 54 no. 2, pp. 600-610, 2010.

[248] Lin L. Y., Lu C. Y., *"The influence of corporate image, relationship marketing, and trust on purchase intention: the moderating effects of word-of-mouth",* Tourism Review, 2010.

[249] Simonson I., Carmon Z., Dhar R., Drolet A., Nowlis S. M., *"Consumer research: In search of identity",* Annual review of psychology, vol. 52 no. 1, pp. 249-275, 2001.

[250] Erasmus A. C., Boshoff E., Rousseau G. G., *"Consumer decision-making models within the discipline of consumer science: a critical approach",* Journal of Consumer

Sciences, vol. 29 no. 1, 2001.

[251] Barnham C., " *Qualis? From theory to practice",* Qualitative Market Research: An International Journal, vol. 11 no. 4, pp. 414-424, 2008.

[252] Crescentini A., Mainardi, G., *"Qualitative research articles: guidelines, suggestions and needs",* Journal of workplace learning.

[253] Glaser B., Strauss, A., *"The discovery of grounded theory",* London: Weidenfeld and Nicholson, vol. 24 no. 25, pp. 288-304, 1967.

[254] Strauss A., Corbin J., "*Grounded theory methodology: An overview*", In N.K. Denzin & Y.S. Lincoln (Eds.), Handbook of qualitative research, Thousand Oaks, CA, pp. 273-285, 1994.

[255] McCracken G., "*The long interview*", Qualitative research methods series-13, Newbury Park, CA: Sage. 1988.

[256] Anderson D. S., Kristiansen C. M., *"Measuring attitude functions",* The Journal of Social Psychology, vol. 130 no.3, pp. 419-421, 1990.

[257] Shavitt S., *"Products, personalities and situations in attitude functions: implications for consumer behaviour"*, ACR North American Advances, 1989.

[258] Katz D., *"The functional approach to the study of attitudes",* Public opinion quarterly, vol. 24 no. 2, pp. 163-204, 1960.

[259] Shavitt S., *"The role of attitude objects in attitude functions", Journal of Experimental Social Psychology*, vol. 26 no. 2, pp. 124-148, 1990.

[260] Lin J. S. C., Hsieh P. L., *"Refinement of the technology readiness index scale",* Journal of Service Management, vol. 23 no. 1, pp. 34-53, 2012.

[261] Dabholkar P. A., Bagozzi R. P., *"An attitudinal model of technology-based self-service: moderating effects of consumer traits and situational factors"*, Journal of the academy of marketing science, vol. 30 no. 3, pp.184-201, 2002.

[262] Limayem M., Khalifa M., Frini A., "*What makes consumers buy from Internet? A longitudinal study of online shopping"*, IEEE Transactions on systems, man, and Cybernetics-Part A: Systems and Humans, vol. 30 no. 4, pp. 421-432, 2000.

[263] Goldsmith R. E., *"Using the domain-specific innovativeness scale to identify innovative internet consumers",* Internet Research, vol. 11 no. 2, pp. 149-158, 2001.

[264] Sarkar A., *"Brand love in emerging market: a qualitative investigation"*, Qualitative market research: an international journal, vol. 17 no. 4, pp. 481-494, 2014.

[265] Lee M.Y., *"Impact of Consumer Characteristics and Hedonic Shopping Motivations*

on Online Auctions", PhD dissertation, University of Tennessee, available at https://trace.tennessee.edu/utk_graddiss/221 (accessed on February 22, 2020).

[266] To P. L., Sung E. P., *"Hedonic motivations for online shopping",* International Journal of Social, Behavioral, Educational, Economic, Business and Industrial Engineering, vol. 8 no. 7, pp. 2222-2224, 2014.

[267] Demirci A. E., Ersoy N. F*., "Technology readiness for innovative high-tech products: how consumers perceive and adopt new technologies",* The Business Review, vol. 11 no. 1, pp. 302-308, 2008.

[268] Casidy R., Nuryana A. N., Hati S. R. H., *"Linking fashion consciousness with Gen Y attitude towards prestige brands",* Asia Pacific Journal of Marketing and Logistics, vol. 27 no. 3, pp. 406-420, 2015.

[269] Elmashhara M. G., Soares A. M., *"The impact of entertainment and social interaction with salespeople on mall shopper satisfaction*", International Journal of Retail & Distribution Management, 2019.

[270] Pappas I. O., Kourouthanassis P. E., Giannakos M. N., Chrissikopoulos V., *"Explaining online shopping behavior with fsQCA: The role of cognitive and affective perceptions"*, Journal of Business Research, vol. 69 no. 2, pp. 794-803, 2016.

[271] Salisbury W. D., Pearson R. A., Pearson A. W., Miller D. W., *"Perceived security and World Wide Web purchase intention",* Industrial Management & Data Systems, vol. 101 no. ¾, pp. 165-176, 2001.

[272] Beaudoin P., Moore M. A., Goldsmith R. E., *"Fashion leaders' and followers' attitudes toward buying domestic and imported apparel"*, Clothing and Textiles Research Journal, vol. 18 no.1, pp. 56-64, 2000.

[273] Peighambari K., Sattari S., Kordestani A., Oghazi, *"Consumer behavior research: A synthesis of the recent literature",* SAGE Open, vol. 6 no. 2, 2016.

[274] Bae Y., Chang H., *"Adoption of smart TVs: a Bayesian network approach",* Industrial Management & Data Systems, vol. 112 no. 6, pp. 891-910, 2012.

[275] Sherriff T. K., Chen I. S. N., Coombes J., *"Skyworth TV: channel dynamics and growth in China's rural market",* Emerald Emerging Markets Case Studies, vol. 3 no. 4, pp. 1-13, 2013.

[276] Mashal I., Shuhaiber A*., "What makes Jordanian residents buy smart home devices?. A factorial investigation using PLS-SEM.* Kybernetes, 2018.

[277] Smoliana K., *"Consumer behavior towards buying consumer electronics online: cross*

national analysis", (Master's thesis, Nord university), 2017.

[278] Kim J., Forsythe S., *"Factors affecting adoption of product virtualization technology for online consumer electronics shopping",* International Journal of Retail & Distribution Management, vol. 38 no. 3, pp. 190-204, 2010.

[279] What selles most in the Indian ecommerce market? (2017). Retrieved from http://indi--anonlineseller.com/2017/02/what-sells-most-in-the-indian-ecommerce-market/ (accessed on February 13, 2020).

[280] Smartphones, gold, electronics and more-what India is buying online this Diwali. (2018). Retrieved from https://yourstory.com/2018/11/india-buying-online-diwali-ecommerce (accessed on February 13, 2020).

[281] Deshmukh G. K., Das R. P., *"Consumer Buying Behaviour for High Involvement Products-A Study",* Asian Journal of Management, vol. 3 no. 3, pp. 153-157, 2012.

[282] Park D. H., Lee J., *"e WOM overload and its effect on consumer behavioral intention depending on consumer involvement",* Electronic Commerce Research and Applications, vol. 7 no. 4, pp. 386-398, 2008.

[283] Mann M., Byun S. E., *"Accessing opportunities in apparel retail sectors in India: Porter's Diamond approach",* Journal of Fashion Marketing and Management: An International Journal, vol. 15 no. 2, pp. 194-210, 2011.

[284] Rajput N., Kesharwani S., Khanna A., *"Dynamics of female buying behaviour: A study of branded apparels in India",* International Journal of Marketing Studies, vol. 4 no. 4, pp. 121-129, 2012.

[285] Childers T. L., Carr C. L., Peck J., Carson S., *"Hedonic and utilitarian motivations for online retail shopping behaviour",* Journal of retailing, vol. 77 no. 4, pp. 511-535, 2001.

[286] eCommerce Product ideas, EWDC. (2016). Retrieved from https://www.ecommerce- -websitedevelopmentchennai.in/blog/10-best-selling-products-online-in-india/ (access--ed on February 14, 2020).

[287] Juggessur J., Cohen G., *"Is fashion promoting counterfeit brands?",* Journal of Brand Management, vol. 16 no. 5/6, pp. 383-394, 2009.

[288] Scarpi D., *"Fashion stores between fun and usefulness",* Journal of Fashion Marketing and Management: An International Journal, vol. 10 no. 1, pp. 7-24, 2006.

[289] Gabriel Y., Lang T., *"The unmanageable consumer",* Sage Publication Ltd., 2015.

[290] Cho S., Workman J., *"Gender, fashion innovativeness and opinion leadership, and*

need for touch", Journal of Fashion Marketing and Management: An International Journal, vol. 15 no. 3, pp. 363-382, 2011.

[291] Mintel, *"Fashion Online",* Mintel International, Chicago, IL, www.mintel.com., 2009.

[292] Sarpila O., Räsänen P., *"Personal care consumption in Finland: trends in the early 2000s",* International Journal of Sociology and Social Policy, vol. 31 no. 7/8, pp. 441-455, 2011.

[293] Pudaruth S., Juwaheer T. D., Seewoo Y. D., *"Gender-based differences in understanding the purchasing patterns of eco-friendly cosmetics and beauty care products in Mauritius: a study of female customers",* Social Responsibility Journal, vol. 11 no. 1, pp. 179-198, 2015.

[294] Souiden N., Diagne M., *"Canadian and French men's consumption of cosmetics: a comparison of their attitudes and motivations",* Journal of Consumer Marketing, vol. 26 no. 2, pp. 97-109, 2009.

[295] Guthrie M., Kim H. S., Jung J., *"The effects of facial image and cosmetic usage on perceptions of brand personality",* Journal of fashion marketing and management: an international journal, vol. 12 no. 2, pp. 164-181, 2008.

[296] Silva E. B., *"The cook, the cooker and the gendering of the kitchen",* The Sociological Review, vol. 48 no.4, pp. 612-628, 2000.

[297] Cockerham W. C., *"Health lifestyle theory in an Asian context",* Health Sociology Review, vol. 15 no. 1, pp. 5-15, 2006.

[298] Hur W. M., Kim H. K., Park J., *"Food-and situation-specific lifestyle segmentation of kitchen appliance market",* British Food Journal, vol. 112 no. 3, pp. 294-305, 2010.

[299] Oswal S., *"Industry Analysis of the Stationary Sector in India: A Market Acceptance Study",* Business and Economics Journal, vol. 5 no. 3, pp. 1-11, 2014.

[300] Del C., Ricardo M., *"Framework for effective brand communication for pen development",* International Journal of Research in Commerce, Economics and Management, 1, pp. 1-155, 2006.

[301] Citeman. Retrieved from www.citeman.com (accessed on February 16, 2020).

[302] Convenience Sampling. Retrieved from http://dissertation.laerd.com/convenience-sampling.php (accessed on February 16, 2020).

[303] Malhotra N. K., Dash S., "*Marketing Research: An Applied Orientation*" (Pearson, Ed.), 2011.

[304] Kaur A., "*Major Influences on Teen Consumer Socialization and their Outcomes",*

(Doctoral thesis, Jaypee University of Information technology, Waknaghat) Retrieved from http://hdl.handle.net/10603/11297.2010.

[305] Ariff M. S. M., Sylvester M., Zakuan N., Ismail K., Ali, K. M., "*Consumer perceived risk, attitude and online shopping behaviour; empirical evidence from Malaysia"*, In IOP Conference Series: Materials Science and Engineering, vol. 58 no. 1, pp. 012007, 2014.

[306] Park H. J., Burns L. D., Rabolt N. J., *"Fashion innovativeness, materialism, and attitude toward purchasing foreign fashion goods online across national borders",* Journal of Fashion Marketing and Management: An International Journal, 2007.

[307] Yeo V. C. S., Goh S. K., Rezaei S., *"Consumer experiences, attitude and behavioral intention toward online food delivery (OFD) services",* Journal of Retailing and Consumer Services, vol. 35 pp. 150-162, 2017.

[308] Sultan M. U., Uddin M., "Consumers' *Attitude towards Online Shopping: Factors influencing Gotland consumers to shop online"*, 2011.

[309] Hair J. F., Black W. C., Babin B. J., Anderson R. E., Tatham R. L., "*Multivariate data analysis",* Upper Saddle River, NJ: Prentice hall., vol. 5 no. 3, pp. 207-219, 1998.

[310] Guadagnoli E., Velicer W. F*., "Relation of sample size to the stability of component patterns",* Psychological bulletin, vol. 103 no. 2, pp. 265, 1988.

[311] Bollen K. A., *"A new incremental fit index for general structural equation models",* Sociological Methods & Research, vol. 17 no. 3, pp.303-316, 1989.

[312] Hinkin T. R., Tracey J. B., Enz C. A., *"Scale construction: Developing reliable and valid measurement instruments",* Journal of Hospitality & Tourism Research, vol. 21 no. 1, pp. 100-120, 1997.

[313] Fastoso F., Whitelock J., Bianchi C., Andrews L*., "Risk, trust, and consumer online purchasing behaviour: a Chilean perspective",* International Marketing Review, 2012.

[314] Soley-Bori M., *"Dealing with missing data: Key assumptions and methods for applied analysis",* Technical Report No.4, Boston University, vol. *4*, pp. 1-19, 2013.

[315] Pallant J., "*SPSS Survival Manual A step by step guide to data analysis using SPSS",* (4^{th}Ed.). Retrieved from eunacal.org/metodakerkimi/wp-content/uploads/spss/SPSS_ Survival_Manua l_ Edition.pdf (accessed on March 10, 2020).

[316] Dwiningrum S. I. A., *"Developing school resilience for disaster mitigation: a confirmatory factor analysis",* Disaster Prevention and Management: An International

Journal, vol. 26 no. 4, pp. 437-451, 2017.

[317] Horn J. L., McArdle J. J., *"A practical and theoretical guide to measurement invariance in aging research",* Experimental aging research, vol. 18 no.3, pp. 117-144, 1992.

[318] Delgado-Ballester E., *"Applicability of a brand trust scale across product categories",* European Journal of Marketing, vol.38 no. 5/6, pp. 573-592, 2004.

[319] Kaur A., Chauhan A., Medury Y., *"Destination image: scale validation and measurement invariance analysis",* International Journal of Leisure and Tourism Marketing, vol. 5 no.1, pp. 4-25, 2016.

[320] Carmines E.G., McIver J.P., *"Analyzing models with unobserved variables: Analysis of covariance structures",* George, W. Bohrnstedtd and Edgar F. Borgatta (Ed.), Social measurement: Current issues, age Publications, Beverly Hills, pp. 65-115, 1981.

[321] Teo T., Lee C. B., Chai C. S., Wong S. L., *"Assessing the intention to use technology among pre-service teachers in Singapore and Malaysia: A multigroup invariance analysis of the Technology Acceptance Model (TAM)", Computers & Education*, vol. *53* no. 3, pp.1000-1009, 2009.

[322] Hair J.F., Black W.C., Babin B.Y.A., Anderson R., Tatham R., "*Multivariate Data Analysis: A Global Perspective (7th Ed.)"*, Pearson Education, Edinburg, England, 2010.

[323] Chen Q., Eriksson T., Giustiniano L., *"Leading well pays off: Mediating effects and multi-group analysis of strategic performance",* Management Decision, vol. 55 no. 2, pp. 400-412, 2017.

[324] Hair J.F., Black W.C., Babin B.J., Anderson R.E., Tatham R.L., "*Multivariate data analysis (6th Ed.)",* Prentice-Hall International, New Jersey, 2006.

[325] Greenacre M. J., *"Theory and Application of Correspondence Analysis",* Academic Press, London, 1984.

[326] Pearsall D. M., Piperno D. R., "*Current research in phytolith analysis: Applications in archaeology and paleoecology",* vol. 10. UPenn Museum of Archaeology, 1993.

[327] Yavas U., Shemwell D. J., *"Bank image: exposition and illustration of correspondence analysis",* International Journal of Bank Marketing, vol. 14 no.1, pp.15-21,1996.

[328] Carroll J. D., Green P. E., Schaffer C. M*., "Interpoint distance comparisons in*

correspondence analysis", Journal of Marketing Research, vol. 23 no. 3, pp. 271-280, 1986.

[329] Mazzocchi M., "*Statistics for marketing and consumer research",* Sage Publications, London, 2008.

[330] Kaplan R. M., Saccuzzo D. P., "*Psychological Testing: Principles. Applications and Issues, (3rd Ed.)".* Brooks Cole, Pacific Grove, CA, 1993.

[331] Fornell C., Larcker D. F., *"Evaluating structural equation models with unobservable variables and measurement error"*, Journal of marketing research, vol. 18 no. 1, pp. 39-50, 1981.

[332] Cheah J. H., Sarstedt M., Ringl, C. M., Ramayah T., Ting H., *"Convergent validity assessment of formatively measured constructs in PLS-SEM",* International Journal of Contemporary Hospitality Management, vol. 30 no.11, pp. 3192-3210, 2018.

[333] Dioko L., Harrill R., Evangelista F., Dioko L. A., *"Interpersonal influence and destination brand equity perceptions",* International Journal of Culture, Tourism and Hospitality Research, vol. 5 no. 3, pp. 316-328, 2011.

[334] Bettencourt L. A., *"Change-oriented organizational citizenship behaviors: The direct and moderating influence of goal orientation",* Journal of Retailing, vol. 80 no. 3, pp. 165-180, 2004.

[335] Schreiber J. B., Nora A., Stage F. K., Barlow E. A., King J., *"Reporting structural equation modeling and confirmatory factor analysis results: A review"*, The Journal of educational research, vol. 99 no. 6, pp. 323-338, 2006.

[336] Byrne B.M., "*Structural equation modeling with Amos: Basic concepts applications, and programming"*, Routledge/Taylor & Francis Group, New York, NY, US, 2001.

[337] MacCallum R. C., Roznowski M., Necowitz L. B., *"Model modifications in covariance structure analysis: the problem of capitalization on chance",* Psychological Bulletin, vol. 111 no. 3, pp. 490-504, 1992.

[338] Bhatia M. S., Awasthi A., *"Assessing relationship between quality management systems and business performance and its mediators",* International Journal of Quality & Reliability Management, vol. 35 no. 8, pp. 1490-1507, 2018.

[339] Arnäs P. O., Johansson M., De Giovanni P., Vinzi V. E., *"The benefits of the emissions trading mechanism for Italian firms: a multi-group analysis",* International Journal of Physical Distribution & Logistics Management, vol. 44 no. 4, pp. 305-324, 2014.

[340] Byrne B. M., Shavelson R. J., Muthén B., *"Testing for the equivalence of factor covariance and mean structures: the issue of partial measurement invariance",* Psychological Bulletin, vol. 105 no. 3, pp. 456, 1989.

[341] Gallant W. H., Martins N., *"Measurement invariance of employee engagement across race groups",* International Journal of Productivity and Performance Management, vol. 67 no. 9, pp. 1463-1481, 2018.

[342] Rojas-Méndez J. I., Parasuraman A., Papadopoulos N., *"Demographics, attitudes, and technology readiness",* Marketing Intelligence & Planning, vol. 35 no. 1, pp. 18-39, 2017.

[343] Kim T., Chiu W., *"Consumer acceptance of sports wearable technology: the role of technology readiness",* International Journal of Sports Marketing and Sponsorship, vol. 20 no. 1, pp. 109-126, 2019.

[344] Cho E., Fiore A. M., Yu U. J., *"Impact of fashion innovativeness on consumer-based brand equity",* Journal of consumer marketing, vol. 35 no. 3, pp. 340-350, 2018.

[345] Shams R., Alpert F., Brown M., *"Consumer perceived brand innovativeness",* European Journal of Marketing, vol. 49 no. 9/10, pp. 1589-1615, 2015.

[346] Kautish P., Sharma R., *"Managing online product assortment and order fulfillment for superior e-tailing service experience",* Asia Pacific Journal of Marketing and Logistics, 2019.

[347] Hoffman D. L., Franke G. R., *"Correspondence analysis: Graphical representation of categorical data in marketing research",* Journal of Marketing Research, vol. 23 no. 3, pp. 213-227, 1986.

[348] Dennis C., Merrilees B., Hernandez B., Jimenez J., Martín M. J., *"Adoption vs acceptance of e-commerce: two different decisions",* European Journal of Marketing, vol. 43 no. 9/10, pp. 1232-1245, 2009.

[349] Oh J., Fiorito S. S., Cho H., Hofacker C. F., *"Effects of design factors on store image and expectation of merchandise quality in web-based stores",* Journal of Retailing and Consumer Services, vol. 15 no. 4, pp. 237-249, 2008.

[350] Wang P., Sun L., Peng L., *"Modeling product attitude formation process in online word-of-mouth",* Nankai Business Review International, vol. 4 no. 3, pp. 212-229, 2013.

[351] Hausman A., Ma Y. J., Lee, H. H., *"Consumer responses toward online review*

manipulation", Journal of Research in Interactive Marketing, vol. 8 no. 3, pp. 224-244, 2014.

[352] Dellarocas C., *"The digitization of word of mouth: Promise and challenges of online feedback mechanisms",* Management Science, vol. 49 no.10, pp. 1407-1424, 2003.

[353] Chopra K., *"Indian shopper motivation to use artificial intelligence",* International Journal of Retail & Distribution Management, 2019.

[354] Porter S., *"Project management in higher education: a grounded theory case study",* Library Management, 2019.

[355] Smith M.B., Bruner J.S., White R.W., "*Opinions and personality"*, John Wiley & Sons, Oxford, England, 1956.

[356] Kumar A., Kashyap A. K., *"Leveraging utilitarian perspective of online shopping to motivate online shoppers",* International Journal of Retail & Distribution Management, vol. 46 no. 3, pp. 247-263, 2018.

[357] Bolarinwa O. A., *"Principles and methods of validity and reliability testing of questionnaires used in social and health science researches",* Nigerian Postgraduate Medical Journal, vol. 22 no. 4, pp. 195-207, 2015.

[358] Emerson S. D., Guhn M., Gadermann A. M., *" Measurement invariance of the Satisfaction with Life Scale: reviewing three decades of research",* Quality of Life Research, vol. 26 no. 9, pp. 2251-2264, 2017.

[359] Wu A. D., Zhen L., Zumbo B. D., *"Decoding the meaning of factorial invariance and updating the practice of multi-group confirmatory factor analysis: A demonstration with TIMSS data",* Practical Assessment, Research, and Evaluation, vol. 12 no. 1, pp. 3-21, 2007.

[360] Liao P. W., Hsieh J. Y., *"Using the Technology Acceptance Model to explore online shopping behavior: Online experiences as a moderator"*, In 2010 International Conference on Management and Service Science (pp. 1-4). IEEE, 2010.

[361] Singh P., Keswani S., Singh S., Sharma S., *"A Study of Adoption Behavior for Online Shopping: An Extension of Tam Model",* International Journal of Advances in Social Sciences and Humanities, 2018.

[362] Nguyen T. T. H., Nguyen N., Nguyen T. B. L., Phan T. T. H., Bui L. P., Moon H. C., *" Investigating consumer attitude and intention towards online food purchasing in an emerging economy: An extended tam approach"*, Foods, vol. 8 no. 11, pp. 576-591, 2019.

[363] Morgado F. F., Meireles J. F., Neves C. M., Amaral A. C., Ferreira M. E., *"Scale development: ten main limitations and recommendations to improve future research practices",* Psicologia: Reflexão e Crítica, vol. 30 no. 1, pp. 1-20, 2018.

[364] Silicon India News, **"**Tier II and III Cities Driving E-Commerce in India**.** (2019). Retrieved from https://www.siliconindia.com/shownews/Tier_II_And_III_Cities_Driving_ECommerce_In_India-nid-100509-cid-100.htmlSiliconindia News (accessed February 22, 2020).

[365] Flipkart Outpaced Amazon In Tier 2, 3 Cities During Festive Season Sales. (2019). Retrieved from https://inc42.com/buzz/flipkart-outpaced-amazon-in-tier-2-3-cities-during-festive-season-sales-report/ (accessed on February 27, 2002).

[366] India's Tier 2, 3 Shoppers Help Amazon, Flipkart Beat Slowdown Blues As Festive Sales Open. (2019). Retrieved from https://inc42.com/features/indias-tier-2-3-shoppers-help-amazon-flipkart-beat-slowdown-blues-as-festive-sales-open/ (accessed on February 27, 2020).

[367] Lin J. S. C., Hsieh P. L., *"The role of technology readiness in customers' perception and adoption of self-service technologies",* International Journal of Service Industry Management, 2006.

[368] Zhang Z., Hou Y., *"The effect of perceived risk on information search for innovative products and services: the moderating role of innate consumer innovativeness",* Journal of Consumer Marketing, vol. 34 no. 3, pp. 241-254, 2017.

[369] Burns D. J., Krampf R. F., *"A semiotic perspective on innovative behaviour",* In Proceedings of the 1991 Academy of Marketing Science (AMS) Annual Conference (pp. 32-35). Springer, Cham, 2015.

[370] Garcia R., Calantone R., *"A critical look at technological innovation typology and innovativeness terminology: A literature review",* Journal of Product Innovation Management, vol. 19 no. 2, pp. 110– 132, 2002.

[371] Rubera G., Ordanini A., Griffith D.A., "*Incorporating cultural values for understanding the influence of perceived product creativity on intention to buy: An examination in Italy and the US",* Journal of International Business Studies, vol. 42 no. 4, pp. 459–476, 2011.

[372] Eisingerich A.B., Rubera G., *"Drivers of brand commitment: a cross-national investigation",* Journal of International Marketing, vol. 18 no. 2, pp. 64-79, 2010.

[373] Kunz W., Schmitt B., Meyer A., *"How does firm innovativeness affect the*

consumer?", Journal of Business Research, vol. 64 no. 8, pp. 816-823, 2011.

[374] iPhone 4 vs. Android: And the winner is. (2010). Retrieved from http://blogs.compute--rworld.com/16281/iphone_4_vs_android (accessed Feb 26, 2020).

[375] The 50 best inventions of 2010. (2010). Retrieved from http://www.time.com/time/specials/packages/ 0,28757, 202 9497,00.html (accessed on February 26, 2020).

[376] Chauhan P., *"A Comparative study on consumer Preferences towards online retail marketers-with special reference to Flipkart, Jabong, Amazon, Snapdeal Myntra and fashion and you",* International Journal of Applied Research, vol. 1 no. 10, pp. 1021-1026, 2015.

[377] Growth of E-Commerce in India. Growth. (2015). Retrieved from http://ijcem. in/wp-content/uploads/2015/08/Growth_of_E_Commerce_in_India. (accessed on December 25, 2019).

[378] Melero I., Ses, F. J., Verhoef P. C., *"Recasting the customer experience in today's omni-channel environment",* Universia Business Review, vol. 50, pp. 18-37, 2016.

[379] Ma S., *"Fast or free shipping options in online and Omni-channel retail? The mediating role of uncertainty on satisfaction and purchase intentions",* The International Journal of Logistics Management, vol. 28 no. 4, pp. 1099-1122, pp. 2017.

[380] Hüseyinoğlu I. Ö. Y., Sorkun M. F., Börühan G., *"Revealing the impact of operational logistics service quality on omni-channel capability",* Asia Pacific Journal of Marketing and Logistics, vol. 30 no. 5, pp. 1200-1221, 2018.

[381] Murfield M., Boone C. A., Rutner P., Thomas R., *"Investigating logistics service quality in omni-channel retailing",* International Journal of Physical Distribution & Logistics Management, vol. 47 no. 4, pp. 263-296, 2017.

[382] Payne E. M., Peltier J. W., Barger V. A., *"Omni-channel marketing, integrated marketing communications and consumer engagement",* Journal of Research in Interactive Marketing, vol. 11 no. 2, pp. 185-197, 2017.

[383] Omnichannel Retail in India: 5 Brands that are doing it Right. (2016). Retrieved from https://blog.beaconstac.com/2016/03/omnichannel-retail-in-india-5-brands-that are-doing-it-right/. (accessed February 28, 2020).

[384] Van Kerrebroeck H., Willems K., Brengman M., *"Touching the void: Exploring consumer perspectives on touch-enabling technologies in online retailing",*

International Journal of Retail & Distribution Management, vol. 45 no. 7/8, pp. 892-909, 2017.

[385] Lee C. H., Wu J. J., *"Consumer online flow experience",* Industrial Management & Data Systems, 2017.

[386] Alonso-Almeida M. D. M., Bernardo M., Llach J., Marimon F., *"Building loyalty through functional and hedonic quality",* Industrial Management & Data Systems, vol. 114 no. 3, pp. 387-404, 2014.

[387] Fortin D., Uncles M., Olsen S. O., Skallerud K., *"Retail attributes' differential effects on utilitarian versus hedonic shopping value",* Journal of Consumer Marketing, vol. 28 no. 7, pp. 532-539, 2011.

[388] Zhang L., Ma B., Cartwright D. K., *"The impact of online user reviews on cameras sales",* European Journal of Marketing, vol. 47 no. 7, pp. 1115-1128, 2013.

[389] Chong A. Y. L., Li, B., Ngai E. W., Ch'ng E., Lee F., *"Predicting online product sales via online reviews, sentiments, and promotion strategies",* International Journal of Operations & Production Management, vol. 36 no. 4, pp. 358-383, 2016.

[390] Kim H., Song J., *"The quality of word-of-mouth in the online shopping mall",* Journal of Research in Interactive Marketing, vol. 45 no. 1, pp. 376-390, 2010.

[391] Hong H., Xu D., Xu D., Wang G. A., Fan W., *"An empirical study on the impact of online word-of-mouth sources on retail sales",* Information Discovery and Delivery, vol. 45, no. 1, pp. 30-35, 2017.

[392] Bezes C., Towers N., Kotzab H., *"Comparing online and in-store risks in multichannel shopping",* International Journal of Retail & Distribution Management, vol. 44 no. 3, pp. 284-300, 2016.

[393] Miyazaki A. D., Fernandez A., *"Consumer perceptions of privacy and security risks for online shopping",* Journal of Consumer Affairs, vol. 35 no.1, pp. 27-44, 2001.

[394] Salam A. F., Rao H. R., Pegels C. C., *"Consumer-perceived risk in e-commerce transactions",* Communications of the ACM, vol. 46, no. 12, pp. 325-331, 2003.

[395] Swiegers L., *"Perceived risk barriers to online shopping: experiences of technologically enabled generation y consumers",* Doctoral dissertation, Stellenbosch: Stellenbosch University, 2018.

[396] Yoo J., Kim M., *"Online product presentation: the effect of product coordination and a model's face",* Journal of Research in Interactive Marketing, vol. 6 no. 1, pp. 59-72, 2012.

[397] Cho J., *"Likelihood to abort an online transaction: influences from cognitive evaluations, attitudes, and behavioral variables",* Information & Management, vol. 41 no. 7, pp. 827-838, 2004.

[398] Krithika M., Rajini G., *"Persuading Attributes of Online Shopping Cart Abandonment",* International Journal of Engineering & Technology, vol. 7, no. 3, pp. 739-742, 2018.

[399] Muster R. F., *"Online shopping abandonment rate a new perspective: the role of choice conflicts as a factor of online shopping abandonment",* Master's thesis, University of Twente, 2016.

[400] Paul J., Mas E., *"The emergence of China and India in the global market",* Journal of East-West Business, vol. 22 no. 1, pp. 28-50, 2016.

[401] A Short Overview of Malaysian Shopping Trends. (2019). Retrieved from https://www.retailnews.asia/29206/ (accessed on February 28, 2020).

[402] Rising opportunities in Chinese Tier 2 Cities. (2018). Retrieved from https://www.1421.consulting/2018/05/chinese-tier-2-cities/ (accessed on February 28, 2020).

[403] Smaller cities in China take the land in e-commerce. (2016). Retrieved from https://www.scmp.com/tech/china-tech/article/1936018/smaller-cities-china-take-lead ecomme -rce (accessed on February 28, 2020).

[404] How APAC Retail Should Move Forward in 2019. (2019). Retrieved from https://www.dtcdaily.com/2019/01/how-apac-retail-should-move-forward-in-2019/ (accessed on February 29, 2020).

[405] Bhasin B. B., "*Succeeding in China: cultural adjustments for Indian businesses",* Cross-cultural management: An international journal, vol. 14 no. 1, pp. 43-53, 2007..

[406] Fontaine R., Richardson S., *"Cultural Values in Malaysia: Chinese, Malays and Indians Compared",* Cross Cultural Management, vol. 12 no. 4, pp. 63-77, 2005.

[407] Fam K. S., Grohs R., *"Cultural values and effective executional techniques in advertising: A cross-country and product category study of urban young adults in Asia",* International Marketing Review, vol. 24 no. 5, pp. 519-538, 2007.

[408] Sakikawa T., Chaudhuri K., Arif N. A., *"A study on management practices and manufacturing performance in India and Malaysia",* Journal of Asia Business Studies, vol. 11 no. 3, pp. 278-295, 2017.

JAYPEE UNIVERSITY OF INFORMATION TECHNOLOGY WAKANAGHAT (H.P.)

ONLINE SHOPPING SURVEY

Dear Online shoppers,

This survey is a part of a Ph.D. research project to know about tier 2 consumers' attitudes and online behavior patterns; based on online shopping experiences. This survey asks you to rate some given factors related to online shopping based on your experience and decision-making process. Please read all the questions and directions carefully and share your experience. This survey also included basic demographic related questions.

The information you will provide will remain confidential and the data collected will be used for research purposes only.

Your co-operation is extremely valuable for gaining meaningful insights on online shopping behavior/attitude.

Department of Humanities of Social Sciences
Jaypee University of Information Technology
Wakanghat, P.O. Dumehar Bani Kandaghat, Distt. Solan-173 215 (H.P.), India.

Online Shopper's Response

SECTION 1

Name: _____

Location: _____

Gender: Male ☐ Female ☐

Age: 18-24yrs ☐ 25-31yrs ☐ 32-38 yrs ☐ 39-45 yrs ☐ above 45 yrs ☐

Occupation: Govt. Job ☐ Private Job ☐ Businessman ☐ Student ☐

Housewife ☐ Other ☐

Family Income (Annual, in rupees): Below 6 lakhs ☐ 6-8 lakhs ☐ 8-10 lakhs ☐

10-12 lakhs ☐ above 12 lakhs ☐

Education: 10+2 ☐ Graduation ☐ Post graduation ☐ Doctorate ☐ Other ☐

Family Life Cycle: Individual ☐ Couple ☐ Couple with Children ☐

Q1: Which gadget do you use most frequently for visiting online shopping sites?

Laptop ☐ Desktop ☐ Smartphone ☐ Tablet ☐ Others [Please Specify]

Q2: How frequently do you browse online shopping sites in a week?

Once ☐ Twice ☐ Thrice ☐ Daily ☐

Q3: What time of day do you usually go to the online shopping sites?

Morning ☐ Afternoon ☐ Evening ☐ Late nights ☐

Q4: How frequently you purchase the product online?

Once in a month ☐ twice in a month ☐ thrice in a month ☐ More than thrice ☐

Q5: How much money do you spend (Rs) on an average in a month when you shop online?

Less than 2000 ☐ 2000-4000 ☐ 4000-6000 ☐ More than 6000 ☐

Q6: Which is your most preferred mode of payment while purchasing online?

Credit card ☐ Debit card ☐ Mobile wallets ☐ Net banking ☐ Cash on delivery ☐

Other **[Please specify]**

SECTION 2

Q7: The statements listed below are related to your experience of online shopping. Kindly share your experience with the factors which encourage you to shop online. Tick on the appropriate option.

Items	Strongly Disagree	Disagree	Neither agree nor disagree	Agree	Strongly Agree
1. I can usually figure out new hi-tech products & services without help from others.					
2. I feel optimistic about new technology and a belief that it offers me increased control, flexibility, and efficiency in my life.					
3. New technology is often too complicated or discomforts to be useful.					
4. Sometimes I think that technology systems are not designed for use by ordinary people.					
5. In general, I am among the first in my circle of friends to acquire new technology when it appears.					
6. If you provide information to a machine or over the internet, you can never be sure if it gets to the right place.					
7. I know more than others on the latest new products.					

8. If I heard that a new brand is available online, I would be interested enough to buy it.					
9. I manage to keep myself trendy or cool by using innovative products.					
10. Using innovative products help me to gain popularity/uniqueness/specialty in society.					
11. I am more interested in buying new than known products.					
12. I can take the risk of trying newness.					
13. I always prefer to use branded products.					
14. I like to buy new brands online before other people do.					
15. I can easily elicit from memory when contemplating a purchase.					
16. Brands work as trust marks for me.					
17. I am well aware of the brands operating in the market.					
18. In general, I am the first in my circle of friends to know about the latest brands.					
19. Offline unavailability of branded products leads me to shop online.					
20. Offline unavailability of the latest design leads me to shop online.					
21. I easily found the branded products online as compared to offline.					
22. The online portal provides enough information about the brands that's why I feel comfortable while purchasing a branded product online.					
23. Offline shopping helps me to connect with friends and family.					
24. Offline shopping helps me to reduce the stress level while going or chilling out with friends or family.					
25. Offline shopping reduces the feeling of loneliness.					
26. I enjoy offline shopping as it makes the purchase very lively or interesting.					
27. While shopping offline I can enjoy other things like street-side food as compared to online shopping.					

28. Convenience is a factor that influences me to shop online.					
29. The availability of a wider selection influences me to shop online.					
30. The price range influences me to shop online.					
31. Trust and security influence me to shop online.					
32. I feel online shopping is time-saving.					
33. Easy return policy motivates me to shop online.					
34. The reason for purchase affects my online purchase intention**.**					
35. Past shopping experience affects my online purchase intention.					
36. Perceived value (benefits-cost) affects my online purchase intention.					
37. My aspiration value affects online purchase intention.					
38. Emotional association with brands affects my online purchase intention.					
39. Online reviews/recommendations affect my online purchase intention.					

SECTION 3

Q8: Below are apprehensions that are taken as decision attributes while selecting or buying a specific product category (Electronics, Apparel & Garments, Personal care, Kitchen Appliances, and Stationary, School/Offices Supplies. Based on your consideration please rate the following attributes for each product category from 1-5 (where; 1= strongly disagree, 2= disagree, 3= neither agree nor disagree, 4= agree and 5= strongly agree). (* You can also provide the same number to more than one product category)

List of decision attributes for various product categories	Electronics	Apparels	Personal Care	Kitchen Appliances	Stationary
Availability of discount options in various products.					
Exclusive offers available to specific product categories.					

Ease of choosing and making a comparison with other products.					
Availability of delivery options related to different product categories.					
On the time delivery by online shopping portal is good.					
Easy return policy related to specific product categories.					
Availability of all brands on single portals.					
The availability of payment options makes it a good choice to shop a product.					
Ease of placing an order online.					
Availability of appropriate price range related to each product category.					
The facility of sale and support system related to a specific product.					
Availability of online reviews.					
Availability of a wide range of products at varied prices					
Product visualization.					
Availability of detailed product information.					
Clarity of market communication related to different products/brands.					
Hedonism related while shopping a specific product online.					
Market image of online players.					
Appropriate shipment charges associated with different types of product categories.					

Thank You!!!

SYNOPSIS

1. INTRODUCTION AND BACKDROP OF THE PROBLEM

India is a big growth story with consumption expenditures to reach $4 trillion by 2025 (BCG, 2018). It is pertinent to note that this growth is marked with the rapid shift in consumer behaviour and spending patterns as well as the rise of new consumer segments. Although rising affluence is a major driver of increasing consumption, the rapid growth of internet adoption in smaller towns and rural India would be a definite game-changer. Understanding the changes taking place in internet adoption and use in India and how these shifts will affect existing markets and ways of communicating—and create entirely new ones—is essential for anyone doing business in the world's second-most populous country, which is also soon to be the world's second-largest nation of connected consumers (Jain and Sanghi, 2016). Traditionally, the focus has been on metropolitan cities, however close to 3,133 cities that fall under the tier 2 and tier 3 category, comprising of almost 31.16% of India's total population would presume importance and attention of marketers in the time to come (Bajpai *et al.*, 2015). It is beyond doubt that cities that fall under tier 2 and tier 3 segments are most definitely India's financial and developmental future with both balanced and equitable growth are fast becoming the core of projected urbanization in future India. With the exposure facilitated by television, social media, internet penetration, and migrant population, the consumers from tier 2 and tier 3 cities are increasingly following and trying to emulate lifestyles of their counterparts in metros and tier 1 cities. E-commerce has emerged as a potent leveler between rural, semi-urban, and urban populations. An evident influence of e-commerce on tier 2 and tier 3 cities is tied to the paradigm shift in consumption patterns and buying behaviour. It is of no surprise therefore that one of India's leading e-commerce player Flipkart is focusing on adding customers, especially from Middle India (non-metro cities) (Variyar, 2017). The same sentiment is echoed by Jayant Sood, chief experience officer, Snapdeal (another leading e-tailer), "E-commerce solves the big problem of access and availability for people in non-metro areas. Over 70% of order volumes on Snapdeal, come from tier 2/3 cities. This indicates an evolution in consumer behaviour and expectations, leading to the growing adoption of e-commerce as a habit in these regions." Amidst such a promising scenario it is imperative to understand that small town consumer have their own

buying behaviour distinct from their big-city counterparts. The 2017 BCG report on the changing facets of Indian consumers rightly highlights the same by stating – "They (tier 2/3) have a strong value-for-money orientation, significant local cultural affinity, and a more conservative financial outlook. They have high purchasing aspirations but are often constrained by product availability.

Emerging cities of similar sizes and growth rates differ from each other and metropolitan centers in just about all other respects. It would be a mistake to approach consumers in these cities as a homogeneous group. Also, as the cities grow larger, companies will need to segment further within each one, to identify small areas of opportunity". Given the rapid reach of the internet in the erstwhile alienated tier 2/3 segments, the bottom line for organizations is, therefore, to seek newer models for marketing, brand engagement, and ultimately, commerce. Academic or practitioner research can lend support in this direction. Regrettably, the Indian academic literature in this field is limited in providing insights and directions to marketers and other stakeholders to formulate their marketing strategies for these segments. This study aims to bridge the gap and endeavors to make a meaningful contribution to gain insights on the determinants of online shopping attitudes in tier 2 cities by using dual approach qualitative and quantitative techniques. Additionally, the study also evaluates five top-selling online product categories (electronics, apparel & garments, personal care, kitchen appliances, and stationery & school/office supplies) association with key purchase criteria to illustrate the relative positioning of five product categories across specific purchase criteria.

2. TIER 2- CLASSIFICATION AND CONSUMPTION STORY

The cities in India are categorized based on a grading structure devised by the Government of India. This system helps the authorities to allot House Rent Allowance (HRA) to the employees of the public sector, posted in different cities across the country. As the seventh central pay commission report by the Government of India (2015), cities have been classified as tier 1, tier 2, and tier 3 and the division was made on the grounds of Compensatory City Allowance (CCA) and HRA. The population of the city has been set as the criteria for segregation. The cities which have a population above 50 lakh have been segregated as tier 1 city, the cities which have a population between 5-50 lakh categorized as tier 2/3 cities and the cities having less than 5 lakh population is segmented as Indian small town. As India grows economically, its rising purchasing power has naturally made its emerging cities promising yet untapped markets. Furthermore, aspirational customers from tier 2 and tier 3

cities have moved away from the notion of wanting a car and house to wanting an international vacation. They are willing to pay the price for their demanded comfort level. Social media plays a large role as well. It has been able to influence customers in the way they want to fit in particular categories with their peers (Evolving shopping habits in tier 2 cities, Published in Business, 2017). Until now, the Indian consumer was considered the only price-conscious, but now even product consciousness is creeping in, which poses a new challenge in smaller towns. As markets in metro cities mature, retailers are moving into non-metros to make the most of changing behavioral patterns brought about by increased earnings, western influences, increased number of working women, and a growing desire for luxury items. Despite the current inflationary environment, tier 2/3 towns are showing strong momentum with an improved demand appetite. Given such vast potential, it is imperative to understand the market dynamics and consumer behavior of small-town India and this study takes a step in this direction.

3. REVIEW OF LITERATURE

This study aims to explore the unique antecedents to online shopping attitudes and the relative positioning of five product categories across specific purchase criteria among Indian tier 2 consumers. Hence past studies on online shopping attitude (attitude formation) and various purchase criteria were reviewed. The proliferation of online shopping has stimulated widespread research aimed at attracting and retaining consumers from either a consumer or a technology-oriented view. Although, there exists an impressive body of work in the west in this field, it is limited in the case of Indian consumers making it rather imperative to undertake studies to discern Indian online shopping attitudes and behaviour. Attitudes toward online shopping are defined as a consumer's positive; or negative feelings related to accomplishing the purchasing behavior on the internet (Chiu *et al.,* 2005). Seock and Norton, (2007), suggested two definitions for attitude towards the internet. First, they defined a predisposition to respond in a consistently favourable or unfavourable manner to the internet. In the second, they saw it as the overall opinion or evaluation the consumer has on the internet. A review of empirical studies in this area shows that the Theories of Reasoned Action (Fishbein and Ajzen, 1977) and Acceptance Model (Davis, 1989) are among the most popular theories used to explain online shopping behaviour (Chan *et al.,* 2003). In their literature review of about 55 research papers from 1989 through 2002, (Perea *et al.,* 2004) proposed a framework to understand consumer attitudes towards online shopping and the

intentions to shop on the internet. The framework used the constructs of the Technology Acceptance Model (TAM) as a basis, extended it by exogenous factors, and applied it to the online shopping context. The review showed that attitudes towards online shopping and intention to shop online were not only affected by the ease of use of the internet, the usefulness of the internet, and enjoyment, but also by exogenous factors like consumer traits, situational factors, product characteristics, past online shopping experiences and trust in online shopping (Hand *et al.*, 2009; Tandon *et al.*, 2017). Some of the recent researchers have supported relational experience and shopping enjoyment as important drivers of online shopping experience and hedonic motivation has been proven to be an important factor that leads to a positive attitude and purchase intention (Izogo and Jayawardhena, 2018; Yeo *et al.*, 2017). Consistent with the literature and models of attitude change and behavior it is believed that consumer attitudes will affect intention to shop online and eventually influence whether a transaction is made. Online shopping attitude emerged as a multidimensional construct that has been conceptualized in several different ways in the existing literature (Becerra and Korgaonkar, 2011; Pappas, 2018). Recent research investigated the factors affecting consumers' attitudes towards fashion products and it has been revealed that low-income group consumers are value-conscious and brand conscious and perceive a low risk (functional, physical & psychological) which influences their attitude towards fashion products (Bhatia, 2018). In a review (Wu, 2003) stated- Consumers' characteristics such as personality nature, online shopping benefits, and perceptions have also been found to influence consumers' online shopping behaviors and online shopping rates. Furthermore, the antecedents of online purchases include many attitudinal components; for example, attitude towards a website and perceived risk of an online purchase. Consumers' online shopping experiences, website design, and fulfilment of quality expectations are deemed as the major components to successful online transactions. The review also presented the fact that good customer service led to customer satisfaction, which in turn resulted in consumer loyalty to such websites (Shergill and Chen, 2005).

Unfortunately, there is a lack of research in understanding segment-specific behaviour such as that for tier 2 Indian consumers which can guide marketing strategies and offering. Thus, this study marks a departure from earlier work in the online shopping behavior area and adopt a mixed research approach (qualitative and quantitative) to understand the determinants of online consumer attitude among tier 2 consumers.

The highlight of Selected Studies on Online Shopping Attitudes

Online shopping component	Author(s)	Location	Attributes	Key findings
Personal Characteristics	(Li and Zhang, 2002; Seock and Norton, (2007)	India	Demographics, personal, product characteristics.	Personal characteristics significantly affect online shopping attitudes.
Demographic Characteristics	(Jusoh and Ling, 2012; Pappas, 2018; Wu, 2003)	Malaysia	Age, income, occupation.	There is no significant difference in attitude towards online shopping among age group but there is a significant difference in online attitude among income groups.
Website Characteristics	(Mallapragada *et al.*, 2016; Shergill and Chen, 2005)	Singapore	Product variety and product hedonism.	Results showed that product variety is associated positively with visit durations and basket values but negatively with page views.
	(SivaKumar and Gunasekaran, 2017; Yeo *et al.*, 2017)	India	Convenience, effective & rich experience & website layout.	There is a positive moderate relationship between the website design, layout, and user interface which helps in searching and choosing the right product online.
	(Mohseni *et al.*, 2018; Perea *et al.*, 2004; Chan *et al.*, 2003)	Malaysia	Website brand, shopping experience, and purchase intention.	Findings revealed there is a relationship between customers' personal value and shopping experience, personal value, and purchase intention.
Online reviews	(Hsu *et al.*,2013; Hand *et al.*, 2009; Tandon *et al.*, 2017)	China, India	Blogs, recommendations, and trust	The perceived usefulness of bloggers' recommendations and trust had a significant influential effect on attitude towards online shopping.

4. RESEARCH OBJECTIVES, RESEARCH QUESTIONS & HYPOTHESIS

As an emerging (Indian) market with a young population, analysing the influences on online shopping attitudes is critical given that eventually online shopper's attitude is a major predictor of their behavioral (adoption) intention in line with the Theory of Reasoned Action

and the Theory of Planned Behavior (Ajzen and Fishbein, 1980; Ajzen, 1985; Ajzen, 1991). Furthermore, the study of attitude formation is required because many online consumers are still not buyers. The behavioural change towards online shopping can be effected, or at least influenced, if strategists know how new attitudes can be formed in consumers (Blackwell *et al.*, 2006; Knezevic *et al.*, 2014). The objective of this research is, therefore, to explore the influences or antecedents to online shopping attitude formation that is typical to tier 2 consumers. This research explored the personal, demographic, situational, and behavioural aspects which can lead to model development for online shopping attitudes. Once the model developed the next step was to empirically investigate the conceptual model derived from the earlier qualitative study. The psychometric properties (reliability and construct validity) of the scale(s) used are assessed. Subsequently, the conceptual model is tested adopting the structural equation modeling (SEM). A large segment of management research in recent years has used structural equation modeling as an analytical approach that simultaneously combines factor analysis and linear regression models for theory testing (Arora and Aggarwal, 2018). This study assesses measurement invariance and structural invariance of the model using multi-group invariance analysis. Additionally, the study also used correspondence analysis to depict purchase criteria based on comparative analysis of the five top-selling online product categories. Objectives are as follows:

Research Objective 1

1. To explore the factors via a qualitative approach that determine the online shopping attitude in tier 2 consumers and develop a conceptual model. (Refer to Figure 1)

Research Objective 2

2. To empirically validate the (model) determinants of tier 2 Indian consumer's online shopping attitude via: a quantitative approach.

- **RQ1:** Does the online shopping attitude model demonstrate adequate psychometric properties?
- **RQ2:** Does the online shopping attitude model exhibit measurement invariance and structural invariance across the selected (Kota, Agra & Jalandhar) tier 2 cities?

Research Hypothesis

H1: Technology readiness has a positive effect on online shopping attitude.

H2: Consumer innovativeness has a positive effect on online shopping attitude.

H3: Fondness for branded products has a positive effect on online shopping attitude.

H4: Perceived brand unavailability has a positive effect on online shopping attitude.

H5: Perceived hedonic value offline has a negative effect on online shopping attitude.

H6: Online consumer attitude has a positive effect on the intention to purchase.

Research Objective 3

3. To describe the underlying structure (similarity/difference) in the positioning of five product categories with respect to purchase criteria for selection.

- **RQ3**: Are the product categories- electronics, apparel, personal care, kitchen appliances, and stationery & school/office supplies positioned similarly or differently based on the several purchase criteria?
- **RQ4:** What are the specific purchase criteria which relate to a particular product category?
- **RQ5:** Which are the purchase criteria that are discriminatory and have a dominant impact on the positioning of product categories?

5. RESEARCH METHODOLOGY

The online attitude of consumers from tier 2 cities is accessed in this study. Initially, a qualitative research is conducted followed by quantitative research. For the qualitative study, the data was collected in Jalandhar city of Punjab region in India as it is classified as a tier 2 city. This choice was based on several reports which cited the city as an attractive and growing segment for e-commerce players (IANS, 2013; Indian Express, 2015). Semi-structured in-depth interviews were conducted for data collection as it is the most commonly used and most recommended method for data collection in grounded theory (Glaser and Strauss, 1967). Each respondent completed one interview and the average duration of the interviews conducted was about 30-40 minutes. In total, 100 respondents were interviewed and after that author reached the theoretical saturation of the concept, and no additional data was sought. In the data analysis, online shopping was identified as a key phenomenon. The conceptual framework based on the overall analysis demonstrated causal antecedents and consequences of online shopping attitude. The next phase of research (quantitative research) include scientifically validation of the conceptual model. A set of structured questionnaire was used for data collection. Initially, a pilot study of 100 respondents from Jalandhar was

undertaken. Only minimal changes were necessary. Subsequently, data were collected across the three selected tier 2 cities. A two-tier sampling has been used to fulfill the pursuit of the research – 1) Area sampling and 2) Convenience sampling. Under area sampling, Kota, Agra, and Jalandhar selected as geographical samples. Thereafter online shoppers were surveyed in these tier 2 cities through convenience sampling. Based on the guidelines of the extant literature (Salleh *et al.*, 2013; Artuger and Cetinsoz, 2014) a total 600 respondents from the three selected tier 2 cities: Kota (n=200), Agra (n=200) and Jalandhar (n=200) were deemed adequate for the conduct of data analysis and subsequent interpretation of the results. To examine the homogeneity of respondent profiles across cities, a chi-square analysis on socio-demographic variables such as gender, age, and occupation cross-tabulated with the three cities was undertaken. The outcomes revealed non-significant differences with respect to gender implying (gender) homogeneity of the sample profile in all three locations. Further, although analysis found significant differences in occupation and age albeit with very weak associations as indicated by the values of Crammer V. Hence, the three sub samples were deemed as homogenous. A total of 600 respondents participated in the study with 68.8% male and 31.2% female respondents. The demographic variable age was categorized into five categories i.e. 18-24 years (54%), 25-31 years (23.1%), 32-38 years (11.8%), 39-45 years (6%) and above 45 years (5%). Most of the respondents were students (50.3%) followed by private jobbers (34.5%) and the rest of the profile is as follows: government job (4.5%), housewives (14%), businessman (5.2%) and others (0.83%). A set of a structured questionnaire in English language was used for data collection. The constructs and number of questions (based upon the research objectives) consisted of socio-demographic information and statements on antecedents/constructs such as technology readiness, consumer innovativeness, fondness for branded products, perceived brand unavailability, perceived hedonic value offline, online shopping attitude and online purchase intention. An on-site personally administered survey was conducted in all three cities. The data was collected in the year 2017 across all the three selected tier 2 cities in the period October to December.

In this study the constructs consist of- technology readiness, consumer innovativeness, fondness for branded products, perceived brand unavailability, perceived hedonic value offline, online shopping attitude and intention to purchase online. The scale for technology readiness was adapted from the scales developed in the past studies such as- Demirc and Ersoy, (2008) and Lin and Hsieh, (2012) and consists of six items. The scale for consumer innovativeness includes six items and was adapted from the extant literature- (Dabholkar and

Bagozzi, 2002; Limayem *et al.,* 2000; Goldsmith, 2001). In the past few years, consumer researchers have shown an increasing interest in consumers' emotions for brands (Casidy *et al.,* 2015). Brand love is an emerging concept in the domain of experiential consumption and unexplored in tier 2 setting. The measure for this is self-developed consisting of six items as no suitable scale was available in the past literature. Similar is the case for the perceived brand unavailability and it consists of four items. Further, seeking hedonic pleasure from shopping experiences is a well-acknowledged phenomenon in consumer research (Elmashhara and Soares, 2019). The scale for online consumer attitude consists of six items which were adapted from the scales developed in the past studies such as (Demirci and Ersoy, 2008; Seock and Norton, 2007). The construct online purchase intention includes six items and the scale for the same was adapted from the scales developed in the past studies (Chiu *et al.*, 2005; Delafrooz *et al.,* 2009). Responses were collected on a five-point likert scale with 5 = strongly agree and 1 = strongly disagree.

6. KEY RESULTS

	Research Objective	**Technique**	**Key Findings**
1	To explore the factors via a qualitative approach that determine the online shopping attitude in tier 2 consumers and develop a conceptual model.	In-depth interviews were conducted for data collection and the Grounded Theory Approach was used for data analysis.	Five antecedents to online shopping attitude were identified such as- technology readiness, consumer innovativeness, fondness for branded products, perceived brand unavailability and perceived hedonic value offline and based on these factors a conceptual model was developed (Refer Figure 1)
2	To empirically validate the (model) determinants of tier 2 Indian consumer's online shopping attitude via a quantitative approach.	A set of structured questionnaire was used for data collection. Structural Equational Model (SEM) technique is used for data analysis. Empirical Validation- Concept 1. Measures- Reliability and Validity Validity- Convergent and Discriminant validity 2. Measurement model fit 3. Measurement invariance (advance and optional stage) 4. Structural model fit 5. Path analysis 6. Structural invariance	

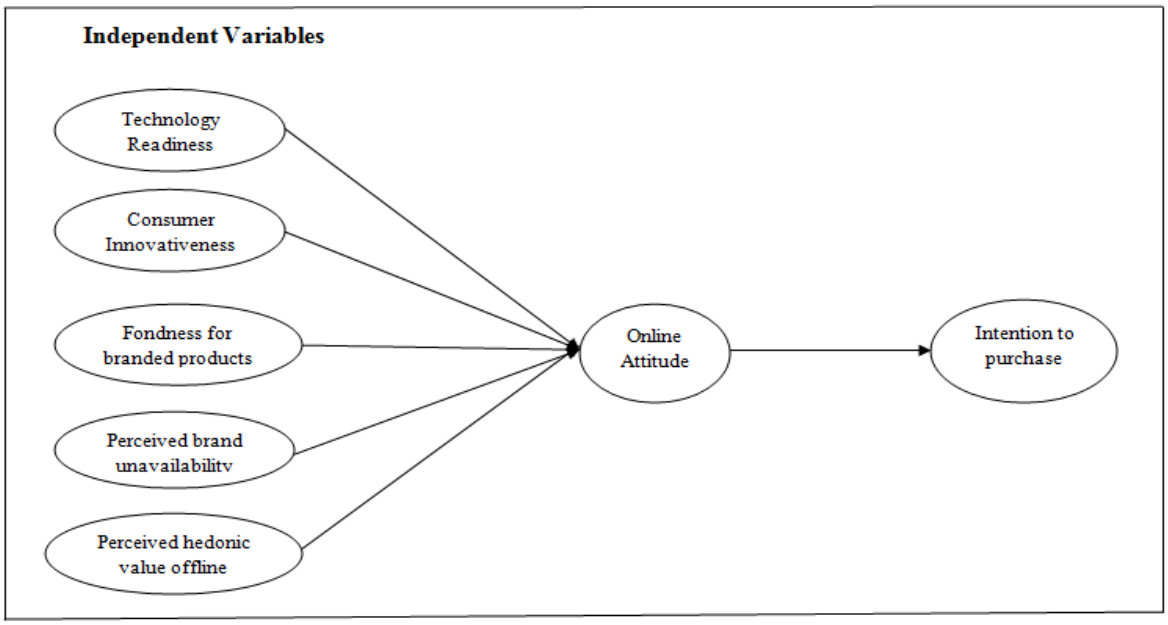
	RQ1: Does the online shopping attitude model demonstrate adequate psychometric properties?	To examine the psychometric properties, confirmatory factor analysis has been used. The reliability and validity has been checked through the recommended procedures in the previous literature (Fornell and Larcker, 1981)	The scale reliability was assessed through the computation of composite reliability (CR). The values of CR are above the threshold values of .7 deeming the scale reliable. Factor loadings establish the convergent validity of the scale as all items significantly load on their respective latent constructs and range above the threshold value of 0.5 (Fornell and Larcker, 1981; Evangelista and Dioko, 2011). The measure for the Average variance extracted for all latent variables (constructs) is higher than .45. Overall, across a range of indicators, the model demonstrates adequate psychometric properties.
	RQ2: Does the online shopping attitude model exhibit measurement invariance and structural invariance across the selected (Kota, Agra & Jalandhar) tier 2 cities?	The measurement invariance and structural invariance across cities established through configural, metric, and scalar invariance. The configural model was evaluated based on its goodness-of-fit indices to determine if the model was a good representation of the hypothesized relationships (Hu and Bentler, 1999; Lee, 2009) across all samples (cities in this case). Similar to the test of measurement invariance firstly	In this study, two items HV1 (Perceived hedonic value offline) and BU 4 (Perceived brand unavailability) were dropped from the model because these items had large modification indices with (covariance) items of other constructs. The model showed an acceptable fit. To test for metric invariance, the factor pattern coefficients were constrained to be equal. Analysis provides support for partial metric invariance and partial scaler invariance. Taken together with the results of configural, metric, and scalar invariance test provided support for the measurement model (Refer to Figure 2 in Annexure). The invariance of the five structural paths included in the structural

		the structural model (Figure 1) is tested for the pooled data. Except for HV (perceived hedonic value offline), all paths are found significant. Model fit indices like CFI, TLI, NFI, and RMSEA are not in the acceptable range. Hence the structural model is re-specified by removing the construct HV (perceived hedonic value offline). The GOF indices are found to be in the acceptable range.	model was examined. To test the invariance of all the paths simultaneously, the unconstrained structural model in which all paths parameters were allowed to vary across samples was compared with the fully constrained model in which all these paths parameters were fixed to be invariant in the three groups. Paths TR->CA (technology readiness-> online consumer attitude); CI->CA (consumer innovativeness->online consumer attitude); BU->CA (perceived brand unavailability -> online consumer attitude) are found to be invariant whereas FB->CA (fondness for branded products-> online consumer attitude) and CA->IP (online consumer attitude-> online purchase intention) are variant and partial structural invariance is achieved.
	H1: Technology readiness has a positive effect on online shopping attitude.	Structural Equation Modeling (Path Analysis)	Technology readiness emerged as the strongest predictor for a positive online shopping attitude and also possessed structural invariance across the three locations.
	H2: Consumer innovativeness has a positive effect on online shopping attitude.	Structural Equation Modeling (Path Analysis)	Consumer innovativeness was found to be positively associated with the attitude towards online shopping.
	H3: Fondness for branded products has a positive effect on online shopping attitude.	Structural Equation Modeling (Path Analysis)	It was found to be one of the strong predictors for a positive online shopping attitude.
	H4: Perceived brand unavailability has a positive effect on online shopping attitude.	Structural Equation Modeling (Path Analysis)	Perceived brand unavailability found to be a significant determinant of online shopping attitudes.
	H5: Perceived hedonic value offline has a negative effect on	Structural Equation Modeling (Path Analysis)	It was expected that perceived hedonic value offline would have an

	online shopping attitude		inverse relationship with online shopping attitude i.e. the more is perceived hedonic pleasure the weaker is online shopping attitude. Contrary to the expected relationship it was found to be non-significant.
	H6: Online consumer attitude has a positive effect on the intention to purchase online.	Structural Equation Modeling (Path Analysis)	In the analysis of the structural model, the online consumer attitude positively influenced online purchase intention and also achieved structural invariance.
3	To describe the underlying structure (similarity/ difference) in the positioning of five product categories with respect to purchase criteria for selection.	The correspondence technique was employed for data analysis.	Perceptual map (Figure 3) is the key outcome of correspondence analysis.
	RQ3: Are the product categories- electronics, apparel & garments, personal care, kitchen appliances, and stationery & school/office supplies positioned similarly or differently based on the several purchase criteria?	**Five product categories:** electronics, apparel & garments, personal care, kitchen appliances and stationery & schools/office supplies.	Perceptual map (Refer to Figure 3 in Annexure) revealed that electronics and kitchen appliances have a somewhat similar position. Stationery and supplies is distinct. It shows that somewhat similar strategies could be adopted by brands dealing with electronics and kitchen appliances. However, for other product categories market offerings have to be contextual to the kind of product categories.
	RQ4: What are the specific purchase criteria which relate to a particular product category?	**List of purchase criteria:** discount options (1), exclusive offers (2), comparison options (3), delivery options (4), delivery time (5), return policy (6), brand availability (7), payment option (8), ease of placing orders (9), appropriate price (10), sale & support system (11), online reviews	Purchase criteria such as exclusive offers (2), payment options (8), and sale & support system (11) show an association with the electronics category. Criteria such as delivery options (4), clarity of market communication (16), and image of online players (18) have an association with kitchen appliances. The criterion such as product

		(12), product varieties (13), product visuals (14), product information (15), clarity of market communication (16), hedonism (17), the image of online players (18), appropriate shipment charges (19).	varieties (13) has an association with apparels product category and criteria such as product visuals (14) and appropriate shipment charges (19) shows an association with personal care. The product category stationary & schools/office supplies have not found any association with either of the criteria only somewhat to delivery time.
	RQ5: Which are the purchase criteria that are discriminatory and have a dominant impact on the positioning of product categories?	Correspondence analysis (Perceptual Map-Figure 3)	Purchase criteria that are away from the origin in the perceptual map (Figure 3 annexure) have a discriminatory influence meaning that they are the ones that have the most dominant role in defining the positioning of various product categories. The criteria – hedonism (17), online reviews (12), comparison option (3), delivery time (5), and discount options (1) fall in this zone.

Figure 1. Conceptual Model



7. CONCLUSIONS

Although the retail literature has produced several studies of online shopping attitude no prior research has specifically examined the orientations among Indian tier 2 internet users. The purpose of this research was to examine the influences on online attitude formation for tier 2 Indian consumers. The relative influences on attitude toward online shopping were explored and the model was conceptualized. The findings from this study reveal that online shopping is not limited to a purely convenience-orientated patronage and is rather influenced by a much more holistic approach leading to the attitude formation in tier 2 consumers. A coherent understanding of the impact of relevant factors on online attitudes is imperative given that there are several challenges to online retailing and profitable internet retailers are few. The significance of such a study lies in exposing the possibly erroneous assumption that online shopping attitude formation in consumers is a homogenous affair and the antecedent factors are universal in nature. For instance, brand unavailability is a driving force amidst tier 2 consumers, unlike their upmarket cosmopolitan counterparts. Similarly, (a challenge) in light of the lack of recreational activities in small towns coupled with deep-rooted family traditions makes offline shopping entertaining in stark contrast to bigger cities who struggle with traffic congestion, parking, and pollution hence shy from offline shopping. Thus, a much more adventurous and exciting appeal should be the core for online marketing strategies for tier 2 consumers to bring in the much-valued hedonic pleasure which they seek in their offline shopping pursuits (Van *et al.*, 2017). Focusing on a trait such as technology readiness is imperative as some tier 2 consumers may be more ready and have a stronger disposition on the use of technology. Identifying such segments and promoting technology-based intervention for a weaker segment may prove crucial for the success in online marketing in these segments. It is essential to acknowledge that multiple groups of internet shoppers exist in the vast Indian online market and appreciating that they are driven by fundamentally different shopping motivations, online vendors can employ tactics that appeal to each of these consumer groups.

National and international e-tailers preparing to develop and expand their operations to India now have the empirical verification concerned with the determinants of online shopping attitudes and behavior in India which shall aid in marketing strategy development and implementation. For instance, a media report suggests that the order placed by people in small towns might not be the movie tickets, but these are the daily use products such as mixer

grinder, jewellery, branded clothes that are not available in their small towns or cities (Siliconindia News, Tier II And III Cities Driving E-Commerce In India, 2018) validating the academic stand of perceived brand unavailability acting as a determinant of online shopping attitude. Asia has emerged one of the fastest-growing e-commerce marketplaces in the globe, accounting for the largest share of the world's business-to-consumer e-commerce market and countries such as- India, China, Malaysia, Indonesia have a plethora of opportunities for multinational and global companies. For instance, a leading online player (Lazada) in Malaysia has stated that previously a maximum of revenue was being generated from big cities in Malaysia but there is a noticeable shift- 81% of customers are residing in smaller cities (Retail News Asia, 2019). Similar trends have been observed in Chinese tier 2 cities where consumers residing in tier 2 cities such as- Tianjin, Hangzhou, and Suzhou spend more on e-commerce than big cities (Rising opportunities in Chinese Tier 2 Cities, 2018). Fondness for brands among lower-tier consumers and offline unavailability are pushing them harder to internet platform (Perez, 2016). Furthermore, researchers (Amling and Daugherty, 2018; Yu, 2019) have discerned a preference amongst consumers for seamless, end-to-end shopping experiences across digital and physical platforms for the wider Asia-Pacific region. Online marketers in such locations may benefit from revisiting their strategies in light of the findings from this study. According to Perez (2016) making adjustments to take advantage of opportunities in low-tier cities, where physical retail needs time to mature is very much the need of the hour. Given the cultural similarity of countries (Fam and Grohs, 2007; Sakikawa *et al*., 2017) like Indonesia, Malaysia, Sri Lanka, and Pakistan with India, the findings may aid their online marketing strategy.

Developing economies such as India has made noticeable progress in recent years because of modernization and economic reforms. Not just domestic players, international marketers are also attracted to such vast and untapped markets. In this immensely competitive era, all marketers strive to create a niche for their brand, product, or service by evaluating various purchase criteria such as price, packaging, discounts and after-sale services, etc. By knowing the current positioning of the product, marketers can develop distinct and value-based positioning ideas and reposition if necessary. This study has provided directions for the same. As the online retail industry in India has an all-new target the consumer base from tier 2 cities, it becomes more critical for them to know their online consumers/shoppers association to their design of marketing mix (purchase criteria) with respect to distinct categories of products. The results of this study empower online marketers by allowing them to anticipate

the same. This also presents an opportunity to take to optimally redesign their strategies viewing the strengths and weaknesses vis. a vis. various factors.

8. IMPLICATIONS

A conceptual model was developed and tested empirically. Although the retail literature has produced several studies of online shopping attitude no prior research has specifically examined the orientations among Indian tier 2 internet users. This study is the first one that investigated and validated the determinants of online shopping attitudes among tier 2 consumers. It has extended the line of research by exploring the determinants of online shopping attitude from a fresh perspective rather than mere extensions of TAM which is the case with most prior studies. Unique factors (fondness for branded products, perceived brand unavailability, perceived hedonic value offline) has been identified in tier 2 settings. The study is amongst the first to assess the positioning of various product categories on specific purchase criteria for online consumers from tier 2 cities. One of the main theoretical contributions of the study is to depict the potency of correspondence analysis in obtaining a purchase criteria wise comparison of diverse product categories available online. The output of the study is graphical in nature to assist an exact and comprehensive analysis of online comparative product positioning.

The study clarifies that non-metro cities can no longer be overlooked as significant markets and there is a clear need to design the market offering based on their psychological makeup rather than extend what was primarily designed for the sophisticated urban markets. Lack of recreational activities in tier 2/3 cities coupled with deep-rooted family traditions makes offline shopping entertaining in stark contrast to bigger cities who struggle with traffic congestion, parking, and pollution hence shy from offline shopping. Thus, a much more adventurous and exciting appeal should be the core for online marketing strategies for tier 2 consumers to bring in the much-valued hedonic pleasure which they seek in their offline shopping pursuits. The cities which demonstrate the presence of factors like technology readiness, consumer innovativeness, fondness for branded products, and perceived brand unavailability are promising markets to operate for e-tailers.

LIMITATIONS & FUTURE SCOPE

As with most studies this study suffers from some limitations too. Firstly, the sample contained only three north Indian tier 2 cities (internet users), thus generalizations of the

entire population of internet users may be limited. Secondly, it has predominantly male respondents and therefore suffers an imbalanced gender ratio. The present study has limited its scope to five product categories. The current study would encourage future researchers to explore tier 3 online shoppers and understand/compare the determinants of consumers' attitudes toward online shopping in tier 2 and tier 3 cities. Future research can be directed toward particular websites which may present different results. A longitudinal study would also be beneficial to develop insights on how the determinants of online shopping attitudes evolve over a period of time. A comparative study of different brand positioning may also provide interesting results.

ANNEXURE

Table 1: Descriptive for Selected Tier 2 Cities.

Items' Code	Items' Description	Kota (n=200)	Agra (n=200)	Jalandhar (n=200)
		Mean (S.D.)	Mean (S.D.)	Mean (S.D.)
TR	**Technology Readiness**	3.68 (0.43)	3.46 (0.44)	3.26 (0.45)
TR1	I can usually figure out new hi-tech products & services without help from others.	3.68 (0.58)	3.68 (0.55)	3.58 (0.58)
TR2	I feel optimistic about new technology and a belief that it offers me increased control, flexibility, and efficiency in my life.	3.62 (0.58)	3.62 (0.57)	3.65 (0.56)
TR3	New technology is often too complicated or discomforts to be useful. *	3.04 (0.53)	3.09 (0.52)	3.43 (0.52)
TR4	Sometimes I think that technology systems are not designed for use by ordinary people. *	3.09 (0.55)	3.09 (0.57)	3.36 (0.55)
TR5	In general, I am among the first in my circle of friends to acquire new technology when it appears.	3.54 (0.60)	3.43 (0.59)	3.37 (0.52)
TR6	If you provide information to a machine or over	3.20 (0.59)	3.18 (0.47)	3.27 (0.47)

	the internet, you can never be sure if it gets to the right place. *			
CI	**Consumer Innovativeness**	3.34 (0.68)	3.36 (0.65)	3.35 (0.57)
CI 1	I know more than others on the latest new products.	3.22 (0.95)	3.23 (0.96)	3.20 (0.71)
CI 2	If I heard that a new brand is available online, I would be interested enough to buy it.	3.36 (0.93)	3.49 (0.85)	3.35 (0.75)
CI 3	I manage to keep myself trendy or cool by using innovative products.	3.31 (1.01)	3.39 (0.95)	3.42 (0.79)
CI 4	Using innovative products help me to gain popularity/uniqueness/specialty in society.	3.11 (1.12)	3.32 (0.92)	3.36 (0.79)
CI 5	I am more interested in buying new than known products.	3.22 (1.03)	3.39 (0.85)	3.42 (0.77)
CI 6	I can take a risk in trying newness.	3.18 (1.08)	3.54 (0.86)	3.54 (0.70)
FB	**Fondness for branded products**	3.56 (0.54)	3.51 (0.44)	3.48 (0.36)
FB 1	I always prefer to use branded products.	3.74 (075)	3.67 (0.66)	3.62 (0.63)
FB 2	I like to buy new brands online before other people do.	3.51 (0.69)	3.49 (0.67)	3.34 (0.61)
FB 3	I can easily elicit from memory when contemplating a purchase.	3.39 (0.68)	3.36 (0.65)	3.38(0.59)
FB 4	Brands work as trust marks for me.	3.63 (0.75)	3.64 (0.68)	3.63 (0.60)
FB 5	I am well aware of the brands operating in the market.	3.60 (0.69)	3.53 (0.66)	3.63 (0.59)
FB 6	In general, I am the first in my circle of friends to know about the latest brands.	3.49 (0.68)	3.40 (0.67)	3.31 (0.56)
BU	**Perceived brand unavailability**	3.59 (0.78)	3.71 (0.59)	3.72 (0.55)
BU 1	Offline unavailability of branded products leads me to shop online.	3.48 (1.05)	3.59 (0.93)	3.59 (0.71)

BU 2	Offline unavailability of the latest design leads me to shop online.	3.53 (1.05)	3.69 (0.90)	3.75 (0.74)
BU 3	I easily found the branded products online as compared to offline.	3.72 (1.08)	3.84 (0.81)	3.74 (0.77)
BU 4	The online portal provides enough information about the brands that's why I feel comfortable while purchasing a branded product online.	3.65 (0.93)	3.71 (0.80)	3.81 (0.74)
HV	**Perceived hedonic value offline**	3.34 (0.83)	3.56 (0.53)	3.58 (0.57)
HV 1	Offline shopping helps me to connect with friends and family.	3.56 (1.02)	3.73 (0.84)	3.66 (0.72)
HV 2	Offline shopping helps me to reduce the stress level while going or chilling out with friends or family.	3.24 (1.17)	3.53 (0.84)	3.64 (0.83)
HV 3	Offline shopping reduces the feeling of loneliness.	3.16 (1.18)	3.53 (0.85)	3.39 (0.74)
HV 4	I enjoy offline shopping as it makes the purchase very lively or interesting.	3.28 (1.14)	3.45 (0.86)	3.51 (0.78)
HV 5	While shopping offline I can enjoy other things like delicious food as compared to online shopping.	3.44 (1.16)	3.58 (0.84)	3.67 (0.81)
CA	**Online consumer attitude**	3.73 (0.61)	3.68 (0.58)	3.87 (0.57)
CA 1	Convenience is a factor that influences me to shop online.	3.58 (0.99)	3.69 (0.77)	3.88 (0.73)
CA 2	The availability of a wider selection influences me to shop online.	3.83 (0.97)	3.72 (0.87)	3.91 (0.72)
CA 3	The price range influences me to shop online.	3.84 (0.93)	3.81 (0.85)	3.93 (0.71)
CA 4	Trust and security influence me to shop online.	3.46 (0.96)	3.54 (0.89)	3.62 (0.84)
CA5	I feel online shopping is time-saving.	3.92 (0.86)	3.75 (0.84)	3.95 (0.73)
CA 6	Easy return policy motivates me to shop online.	3.75 (1.00)	3.55 (0.99)	3.80 (0.76)

IP	**Intention to purchase online**	3.46 (0.58)	3.64 (0.56)	3.69 (0.44)
IP 1	The reason for purchase affects my online purchase intention**.**	3.52 (0.93)	3.74 (0.78)	3.74 (0.66)
IP 2	Past shopping experience affects my online purchase intention.	3.70 (0.90)	3.74 (0.83)	3.80 (0.66)
IP 3	Perceived value (benefits-cost) affects my online purchase intention.	3.51 (0.83)	3.59 (0.81)	3.70 (0.67)
IP 4	My aspiration value affects online purchase intention.	3.25 (0.92)	3.61 (0.82)	3.61 (0.66)
IP 5	Emotional association with brands affects my online purchase intention.	3.16 (1.09)	3.54 (0.82)	3.58 (0.70)
IP 6	Online reviews/recommendations affect my online purchase intention.	3.63 (0.96)	3.59 (0.83)	3.69 (0.72)

Note: * marked items are reverse coded items.

Figure 2. Measurement Model for Online Attitude

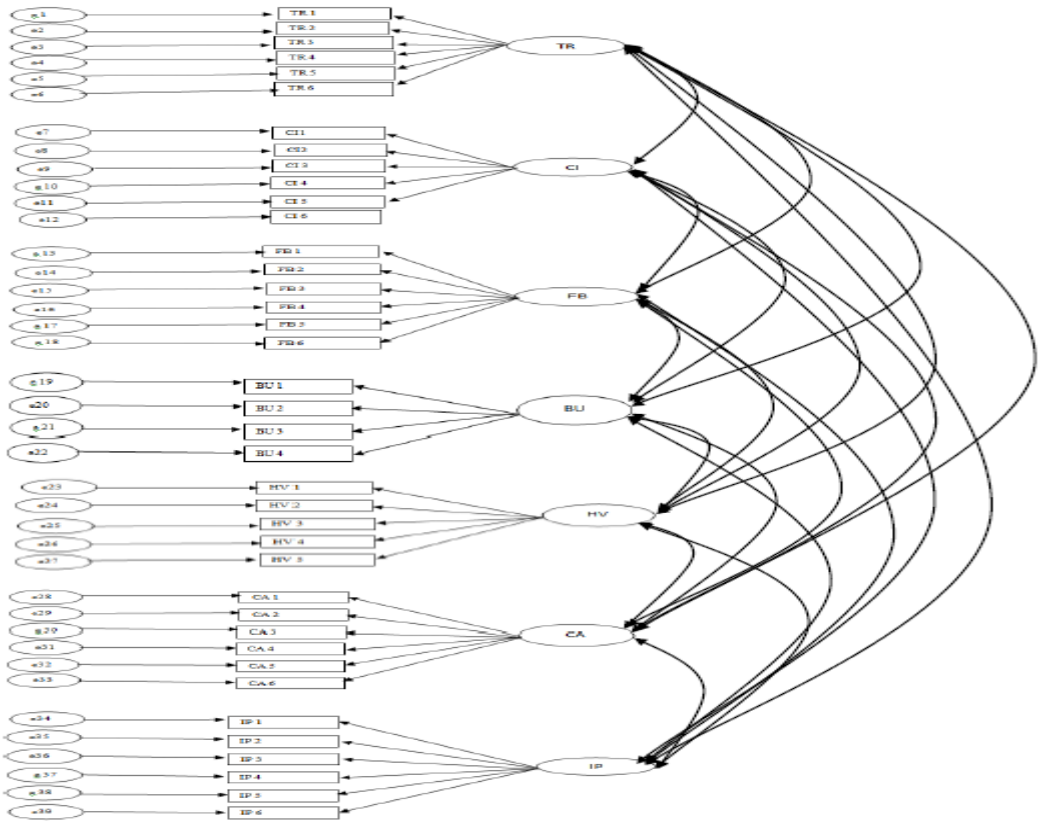
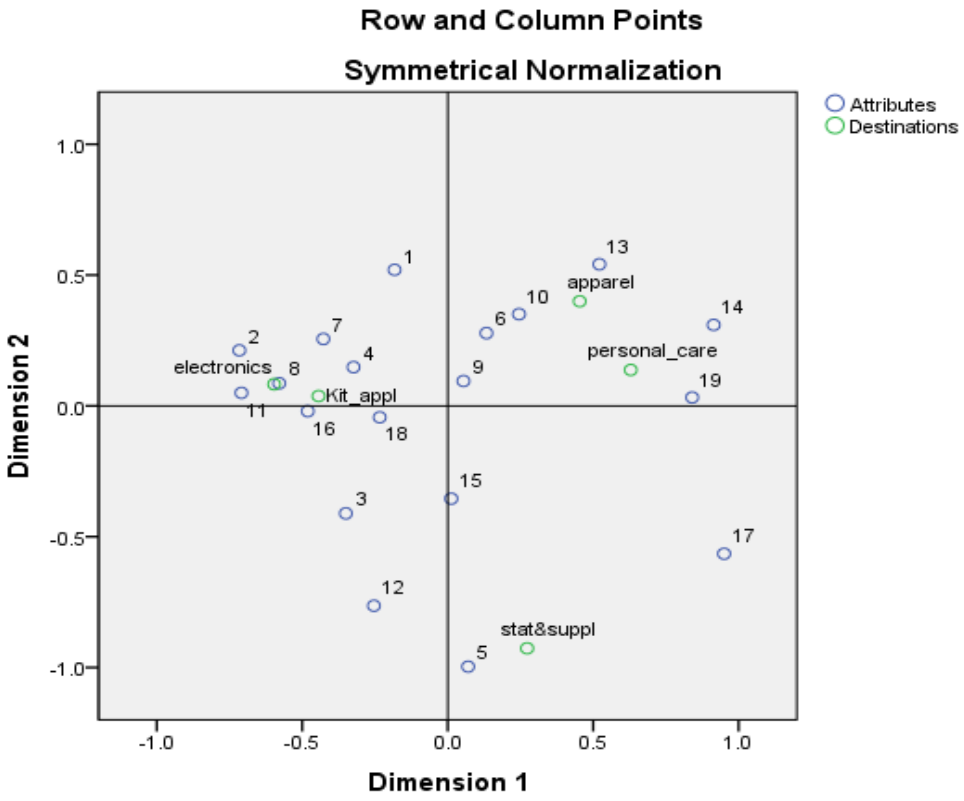


Figure 3. Perceptual Map



Notes: Key: 1=discount options; 2=exclusive offers; 3=comparison options; 4=delivery options; 5=delivery time; 6=return policy; 7=brand availability; 8=payment options; 9=ease of placing orders; 10= appropriate price; 11=sale and support system ; 12=online reviews; 13=product varieties; 14=product visuals; 15=product information; 16=clarity of market communication; 17=hedonism; 18=image of online players; 19=appropriate shipment charges.

ABOUT THE AUTHOR

I graduated from Himachal Pradesh University in the year 2010. I have done MBA from Lovely Professional University, Phagwara in the year 2012. Thereafter, I served as a faculty at Maharishi Markandeshwar University (Solan) in MBA Department from June 2012 to June 2016. I have joined as a part-time research Scholar in the year 2014, in the Department of Humanities and Social Sciences at Jaypee University of Information Technology, Waknaghat Solan. Presently I am serving as an assistant professor in the Department of Business Management and Commerce at IEC University Baddi (from August 2016 till present). My research area includes E-marketing, Consumer Behaviour, Service Marketing, etc.

LIST OF PUBLICATIONS

Book Chapter (s)

[1] Thakur P., Kaur A., "E-Commerce landscape in India and the road ahead" in New Age Ecosystem for Empowering Trade, Industry and Society," Chapter-5, pp.50-66. Excel India Publishers, New Delhi. ISBN: 978-93-85777-08-0.

Journal Publications

[1] Thakur P., Kaur A., *"Online Consumer Attitude Formation and Change",* International Journal of Science Technology and Management, vol.6 no.1, pp.150-157, 2017.

[2] Thakur P., Kaur A., *"Tier 2 Consumers' Online Segmentation- Insights from an Empirical Study in India",* ELK's International Journal of Marketing and Retailing, vol. 10 no. 1, pp.74-95, 2019.

[3] Thakur P., Kaur A., *"Online shopping attitude of Indian tier 2 consumers some qualitative insights",* International Journal of Online Marketing, IGI Global, vol. 9 no.2, pp.13-26, 2019.

[4] Kaur A., Thakur P., *"Determinants of tier 2 Indian consumer's online shopping attitude: A SEM Approach",* Asia Pacific Journal of Marketing and Logistics, Emerald, 2019 (ahead-of-print).

[5] Thakur P., Kaur A., *"Association of Purchase Criteria and Online Product Category",* International Journal of Electronic Commerce Studies,vol. 11 no. 1, pp. 45-76.

Conference Publications

[1] Thakur P., Kaur A., "E-Commerce Landscape in Indian and Road Ahead", Proc. *19th Nirma International Conference on Management on Empowering Trade, Industry and Society in Challenging and Competitive Environment (NICOM-2016),* Nirma University, Ahmedabad, India, Jan. 7-9, 2016.

[2] Thakur P., Kaur A., " Digital Technology and E-Commerce", Proc. *1st International Conference of Technology Management*, NIT Hamirpur, India, July 14-15, 2016.

[3] Thakur P., Kaur A., "Review & Critique of Online Consumer Attitude Models", Proc. *International Conference on Marketing, Technology, and Society*, IIM Kozhikode, India, Sept. 29-30, 2016. Society Management Review, vol. 5 no. 2, pp.14-15. Supported by Emerald.

[4] Thakur P., Kaur A., "Online Consumer Attitude Formation and Change", Proc. 6th International Conference on Recent Trends in Engineering, Science & Management (ICRTESM-2017), NITTTR Chandigarh, India, January 8, 2017, ISBN:978-93-86171-21-4.

[5] Thakur P., Kaur A., "Impact of Demonetization: Insights for Online Retail Industry", Proc. 2nd *International Conference on Evidence-Based Management (ICEBM-2017),* BITS Pilani, India, March 17-18, 2017, ISBN: 978-93-86238-17-7.