

Consumer Behaviour in New Digital Era: A Paradigm Shift

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ABSTRACT

Understanding consumer completely has still remained to be a biggest mystery right from the history and development of the concept of consumer behaviour in marketing. Consumer is the first and the last link in the whole chain of business activities. Mere concept of marketing exists because of consumer. Consumer behaviour can hence be said as evergreen topic of interest and discussion for academicians, researchers and marketers. The behaviour of consumers is unpredictable. There are different approaches to consumer behaviour like analytical approach, cognitive approach, behavioural approach, economic approach, all of which ultimately revolves around psychological approach. As the development of mankind has seen drastic changes which is complemented by the technological developments, the study of consumer behaviour with respect to these changes is the need of hour. There is technological interference in each stage of buying decision making process. In this respect this research aims to explore answers to some of the questions like, is there any technological influence on consumer? Has the digital revolution made any difference in consumer behaviour? Does the old model of consumer behaviour still applicable to changing consumer behaviour with the intervention of technology? The influence of internet technology is playing a major role in the changing consumer behaviour. This study aims to understand this changing trend and behaviour of consumer in India. India developing digitally to a rapid extent has already attracted many foreign investors in e marketing is a hot spot as there is growth in the industry. Hence the study is of great relevance.

Keywords: Consumer behaviour model, internet consumer.

INTRODUCTION:

Consumer behaviour refers to the process in which the individual or a group of consumers selects, purchases, uses or disposes products to meet their needs and desires (Michael Solomon, 2006). While deciding upon buying a product there are several factors which influences the consumer like social, cultural, psychological, personal etc., (Philip Kotler, 2006). The theory of consumer behaviour are based on activities like learning, information processing and decision making, developed by eminent researchers in the fields of consumer behaviour includes five stage process- Problem recognition, information search, evaluation of alternatives, purchase decision and post purchase behaviour (Bettman 1979, Kotler, 2003, Solomon, 2006). The key psychological process in consumer behaviour as said by Philip Kotler is a step by step process and there are 'n' number of factors influencing this behaviour, which is given in various consumer behaviour models.

Internet usage in India:

Table 1: Key internet subscriber statistics in India as on 31st December 2016

Statistics	Figures
Total Internet Subscribers	391.50 Million
Narrowband subscribers	155.41 Million
Broadband subscribers	236.09 Million

Statistics	Figures
Wired Internet Subscribers	21.51 Million
Wireless Internet Subscribers	370.00 Million
Urban Internet Subscribers	276.44 Million
Rural Internet Subscribers	115.06 Million
Total Internet Subscribers per 100 population	30.56%
Urban Internet Subscribers per 100 population	68.86%
Rural Internet Subscribers per 100 population	13.08%

Source: TRIA (Retrieved 3rd July 2017)

The above table shows the overall internet penetration in India i.e., 30.56%. This is comparatively lower than other developed countries. However it is expected to grow to 60% by 2020. Asian population contributes 55% of the total world population and today, China stands in the top list in terms of internet penetration among Asian countries which is about 48% and second is India. The latest move by Government with the campaign “Digital India”, with the objective of encouraging and empowering people with digital accessibility and awareness as well as promoting digital transactions and cashless economy is accelerating more and more internet subscribers. The competitive affordable data tariff plans are making people use more and more internet and become Tech Savvy.

Retail e commerce in India:

Total Retail and Retail Ecommerce* Sales in India, 2013-2018

billions, % change and % of total retail sales

	2013	2014	2015	2016	2017	2018
Total retail sales	\$635.25	\$717.83	\$818.33	\$941.08	\$1,082.24	\$1,244.58
—% change	10.0%	13.0%	14.0%	15.0%	15.0%	15.0%
Retail ecommerce* sales	\$3.59	\$5.30	\$7.69	\$10.68	\$14.18	\$17.52
—% change	55.6%	47.6%	45.2%	38.9%	32.8%	23.5%
—% of total retail sales	0.6%	0.7%	0.9%	1.1%	1.3%	1.4%

Note: converted at the exchange rate of US\$1=INR58.52; excludes travel and event tickets; *includes products or services ordered using the internet via any device, regardless of the method of payment or fulfillment
Source: eMarketer, Dec 2014

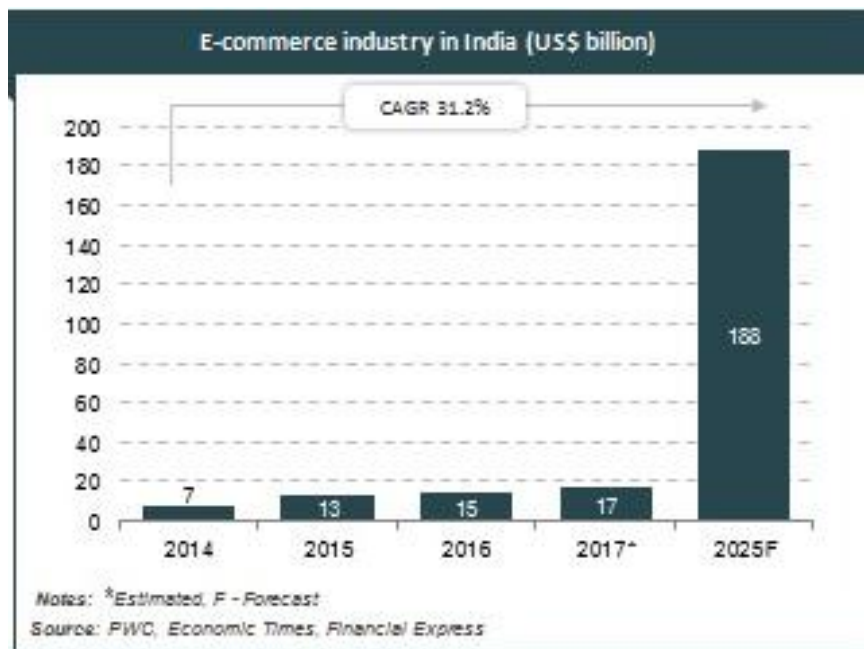
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www.eMarketer.com

Source: emarketer.com

The retail e commerce sale is decreasing from the year 2013 to 2016. Though the sales are increasing, the percentage change in the sales is seen in decreasing trend. However, the % of e retail out of total retail sales is increasing. With the growing per capita income, double income families, variety of options for purchases, the value for the time and convenience has gone high. With such changes in the consumption pattern, there is a huge opportunity for companies to cater to this changing consumer base. Though the internet subscription is high as compared to other developing nations, the e commerce penetration is very low in India.

Graph 1: Growth of Retail E commerce industry in India



Source: IBEF (Retrieved Nov 2017)

The retail E commerce in India is growing in a slow pace with a marginal increase in the total sales of 13 billion US \$ to 15 billion US \$, from the year 2015-16, contributing to the GDP less than 5 %, which is less as compared to the estimates (IBEF, 2017) .However, it is estimated to reach 63 billion US \$ by 2020 and 188 billion US \$ by 2025.

Consumer behaviour in Participatory digital world:

Today, consumer is making buying decisions in a participatory digital culture. The old consumer behaviour no more fits into this digital era. There is intervention of technology in almost all stages of consumer decision making process, (Rachel Ashman et al., 2015) There are several factors which are influencing this consumer behaviour and it becomes very important for a marketer to understand the consumer characteristics, their online buying intentions and their behaviours. The behavioural intentions of individuals differ. It is also observed that the younger millennial generation intends to use internet technology more when compared to the elderly generation (Rachel Ashman et al., 2015).

The social, cultural, psychological and personal factors which influence the consumer behaviour are also directly or indirectly influenced by technological factors. Today's consumer is empowered than ever before and this empowerment is because of the information and technological revolution.

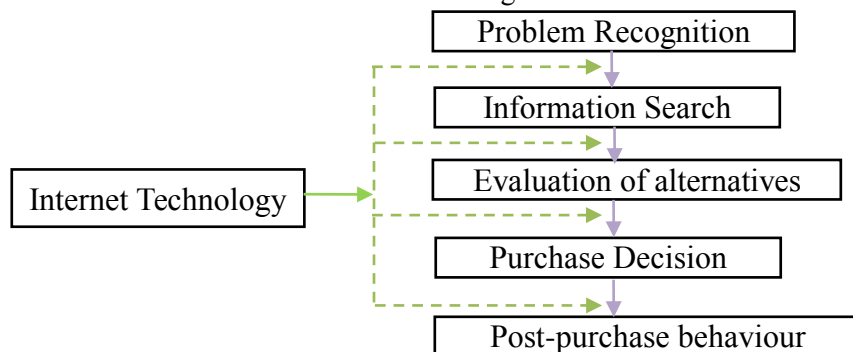


Figure 1: Technology intervention in key psychological process

With the intention to understand this rapid intervention of technology in the consumer behaviour, and the relevance of the traditional consumer behaviour model, the study tries to explore further details in Indian context with the following objectives:

- To understand the perspectives of changing consumer behaviour in digital world
- To investigate the impact of technology on consumer while making purchases.

Consumer behaviour theories and developments:

The early theories of consumer behaviour was based on economic theory which is based on the assumption that the consumer is rational in his purchases (Zinkhan et al., 1992), (Kanuk., 2008) and decides upon buying a product based on theory of utility, which says that he spends money after cost-benefit analysis and interest (Kanuk., 2008). The later theories were based on the cognitive approach, in which the individual is considered as an information processor who receives the information and processes it and exhibits some behaviour (Jeff). However these cognitive theories are derived from the psychological perspectives. The concept of consumer behaviour from a socio-psychological perspective was emerged in 1960's where researchers and marketers explored the process and various factors influencing the consumer behaviour while purchasing a product. Though there are different approaches in determining the factors influencing the consumer behaviour, is described as a process, which starts from problem recognition to post purchase behaviour (Jeff), (Michael Solomon, 2006), p6, (Kanuk., 2008),(Philip Kotler, 2006). The summary of the previous models, constructs and observations are given below.

Theory /model	Author and year	Variables in theory/model	Observation/ Outcome
Nicosia model/ System model	Francesco Nicosia (1966)	Area 1- Consumer attributes and firm attributes(stimuli) Area 2- Search and evaluation by consumer and develops motivation. Area 3- Consumer buys Area 4- Experience of using the product and Feedback	Based on linking the organization and consumer perspective
EKB model	Engel, Kollat and Blackwell (1968)	Input- Stimuli Information processing Decision processing Problem recognition Information Search Evaluation of alternatives, purchase decision, post purchase behaviour. Decisional variables(Beliefs, attitudes, intentions) External variables	Classic model developed to understand the process of consumer behaviour.
Howard- Sheth model	Howard and Sheth (1969)	Input variable- stimuli (external and internal) Output variable- Attention, attitude & intention. Hypothetical constructs- Learning and perceptual constructs. Exogenous variable- Choice, ambiguity and satisfaction	Based on Adapted Learning Theory. The theory differs in the nature of purchase like Extensive problem solving, limited problem solving, routine problem solving.
Bettman's model	Bettman (1979)	Variable 1: information processing Variable2: Motivation, attention, information acquisition, decision process, learning Variable 3 : perceptual encoding,	Model of information process, explains that consumer decides based on previous experience and apply simple strategies in buying.
Sheth- Newman Gross model of consumption values	Sheth et al. (1991)	Input Information processing (exposure, attention, perception, attention and retention) Decision process- here the decisional variables are included in the decision process of evaluation of alternatives Variables influencing precision process- individual characters, social influence, cultural influence	They developed five consumption values which determines the consumer choice. The factors are social, functional, emotional, conditional and epistemic.

TECHNOLOGY IN CONSUMER BEHAVIOUR:

The decision making parameters of today's consumer is much different from that of the early decades. From being price sensitive, Indian consumer is also becoming quality sensitive. Internet has empowered people and made aware about the availability of products of better quality at affordable prices. In one of the chapters from university of Pretoria, the author says that, internet has become a predominant source of information while making purchase decisions.

All the above theories lacked in their approach towards explaining the technological intervention in the consumer behaviour. Today's consumer is dependent on internet for making purchases (Charoensuk), (Zeithaml et al., 2009) also supported the requirements for studies related to technology and its relevance in consumer behaviour studies. He opined that, technology is acting as a facilitating agent in searching for information and evaluating the alternatives and reaching the company. The online consumer behaviour is discussed in two perspectives; some researchers feel that the online consumer behaviour is different from the traditional buying behaviour Guttman et al., (1999). On the other hand other researcher opines that, traditional buying behaviour can be applied to today's online consumer by adding some of the factors like trust, risk and confidence.

Online purchase behaviour is theoretically been studied in the perspective of innovation adoption as it is a post-learning behaviour (Elif Eroğlu et al., 2014). The consumer decision making process with the technological interventions cannot be theorized as it happens over a period of time, (Giesler, 2016). One of the early innovation theories of internet purchases is the Innovation diffusion theory (Roger C. Mayer, 1995).

However, the socio-psychological theories become predominant while describing the behaviour of online consumer (Elif Eroğlu et al., 2014). These theories depend on innovation, technology and the adoption or not adoption of this innovation is the behavioural aspects in all these theories. The theories like TRA (Fishbein, 1975) theory of planned behavior (TPB, (Ajzen, 1991)). Technology Acceptance Model (TAM, (Davis, 1989)), developed from TPB and TRA, was a model developed to determine the factors influencing the acceptance of new technology. TAM 2 (Venkatesh and Davis, 2000) was developed by adding additional variables to TAM to improve the predicting capacity of the model. Combined TAM and TPB was developed by Taylor and Todd, (C-TAM and TPB, 1995), by including some of the additional variables. Some of the other developmental theories in this area are Decomposed theory of planned behaviour,(DTPB, Taylor and Todd (1995)), Model of PC utilization (MPCU, Thompson et al. 1991), Social Cognitive Theory (SCT, (Bandura 1986)), Unified theory of acceptance and use of technology (UTAUT, Venkatesh, Davis and Davis 2003). (William Jen et al., 2009), (Yaser Hasan Al-Mamary et al., 2016) (Gunawardena, 2014), (Chen, 2013).

There is no theory or researchers' agreement on common areas, which can explain the reasons why consumers purchases online (Elif Eroğlu et al., 2014). Hence the reasons for willingness or not willingness to use the technology, the motives preference towards using internet for making purchases, intention behind using internet for making purchases can be studied. This research is aimed at understanding changing consumer behaviour towards making purchases over the internet.

METHODOLOGY OF RESEARCH:

Qualitative and quantitative research design is proposed to be used in the research. The research is proposed to be carried out in Bangalore City at three stages. Stage 1: Thorough literature review to understand the findings and research gap. Stage 2: Focussed group discussion in related area of study with experts to gain more insights about the changing trend in Indian consumer behaviour and the relevance of traditional consumer behaviour model. Stage3: Developing Questionnaire to understand the consumer behaviour with digital interventions and collecting data from consumers with a sample size of 220 using simple random sampling method. The data collected was analyzed using SPSS 20.

After thorough literature review, focussed grouped discussion was carried out to gather the insights from different industry of related field like, Industry experts (e marketers), academicians, and online consumers buying over the internet. The focussed group discussion was recorded and then summarized based on the objective of discussion to gain insight about different opinions about changing consumer behaviour because of the technological interventions.

To determine the impact of technology on consumer behaviour, primary data was collected. The sample size for the study was 220, taking into consideration the margin of error as 2% at 95% Level of significance. Random sampling technique was employed and Self administered questionnaire was used to collect data to understand the consumer opinion towards technological influence on consumer. Bridging question was used to know whether the respondents had at least one experience of making purchases online. The questionnaire included 16

questions which were designed by referring to literature to know the opinion of consumers about using internet for making purchases, keeping in mind the consumer decision making stages. EFA was used to explore the factors influencing consumers to purchase online.

RESULTS AND FINDINGS:

Outcome of Focussed Group Discussion:

To meet the first objective of the study the focussed grouped discussion was conducted by inviting industry experts, academicians and few online buyers to understand the changing consumer behaviour. The session was moderated to facilitate discussion and ensure the objectives of discussion are met. The discussion was recorded and then summarized.

The points generated in the study were as follows:

- 1.The participants came to a consensus that the consumer behaviour was changing. The consumerism was shifting towards using more of technology for purchases.
- 2.Industry experts expressed that, the patron of e consumer behaviour was difficult to trace and because of that, the segmentation of the e markets was becoming difficult.
- 3.Online buyers opined that the internet is used for information search and evaluation of alternatives but the actual purchase may happen in the retail store or over the internet. The evidence from the recent article in Economic times, which said that, only 16% of the online visitors out of 70 % ended up in making actual purchases (Economic Times, Dec 13th 2017) were given.
- 4.The academicians in the area of marketing, consumer behaviour and e marketing said that, online retail consumers will be crossing 100 million according to ASSCHOM report (Economic Times, Jan 9th 2017) and e retail market would increase to 65% by 2018. They also opined that, the online shopper population has increased over 8 times from 2013 to 2017, which has crossed the 90 million mark. (Economic Times, Dec 13th 2017). Adding to the above discussion the interesting developmental aspect about Indian market is that there is positive trend in the development of internet subscribers in India with a growth of 18% increase from the previous year. Internet is used for many purposes. It is also expected to increase the internet users in India to 829 million by 2021, which is about 59 % of the total population (IBEF report, Nov2017). As a source for information for researching, internet is used for seeking information and evaluation of alternatives, but may or may not be ending up purchasing online.

Online shopping is still a biggest challenge for Indians (ETRetail, Nov 20th, 2017). Based on thorough discussion, academicians, industry experts gave a opinion that, there requires much of empirical research and theories to be developed in the area of consumer behaviour towards internet purchases, especially in Indian context. The reasons behind the purchasing online and the factors influencing the buying intention have to be explored to develop a strong predictive theory in predicting the online buying behavior.

RESULTS:

Table 2: Items in questionnaire

1	Using internet increases my efficiency in purchasing
2	Using internet reduces cost
3	Internet usage facilitates in better decision making
4	Internet provides sufficient information about the products.
5	Internet is a good source of information for searching products
6	Internet helps in easy comparison of products
7	Internet purchases helps to save the cost of transportation
8	Internet enables to receive the products at our door step
9	It is easy to return the products when purchased on internet
10	Internet offers products at low prices
11	It is convenient to make purchases over internet
12	Internet enables me to plan my purchases properly
13	Internet has made a difference in my life for making purchases
14	Internet empowers me with sufficient information
15	Internet enables me to make my payment process simpler
16	Overall I prefer to use internet to make purchases over traditional mode

Source: Primary

Reliability test:

Cronbach's alpha test was used to test the reliability of items in the questionnaire and was found to be 0.762. The value was found to be reasonably high and hence was decided that the questionnaire was reliable for further analysis.

Table 3: Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	No of Items
.758	.762	16

Source: Primary

KMO test for sampling adequacy:

Kaiser Mayer Olkin Test was used to measure sampling adequacy to conduct factor analysis.

According to (Kaiser, 1974), Cerny, C.A., & Kaiser, H.F. (1977), KMO value above 0.9 was considered marvellous, between 0.8 and 0.9 was considered as meritorious, 0.7 and 0.8 was considered good, 0.5 and 0.7 was mediocre and below 0.5 was miserable.

Table 4: KMO and Bartlett's test of sampling adequacy

Kaiser-Meyer-Olkin measure of sampling adequacy.		.753
Bartlett's Test of Sphericity	Approx. Chi-Square	758.041
	Df	235
	Sig.	.000

Source: Primary

The KMO value of sampling adequacy was found to be 0.753, and was good. Bartlett's Test of sphericity and chi square with degree of freedom 235 was 758.041 and was found significant. The results indicated that there were sufficient correlations between the variables. The data was found suitable for Principle Component Analysis.

Eigen values more than 1 was taken to consideration and it could explain 60.817 % of variance. 6 factors were emerged and were grouped based on factor loadings above 0.6.

Table 5: Eigen values with cumulative percentage of variance

Components	Eigen Value	% of variance	Cumulative % of variance
1	4.906	12.312	12.312
2	2.807	11.416	23.728
3	1.851	11.036	34.764
4	1.732	10.754	45.518
5	1.528	8.160	53.678
6	1.056	7.139	60.817

Source: Primary

Statements	1	2	3	4	5	6
Using internet reduces cost of purchase	0.76					
Internet purchases helps to save the cost of transportation	0.81					
Internet provides sufficient information about the products.		0.73				
Internet is a good source of information for searching products		0.68				
Internet empowers me with sufficient information		0.79				
Internet helps in easy comparison of products			0.64			
Internet offers products at low prices			0.71			
Internet enables me to make my payment process simpler				0.68		
Internet enables to receive the products at our door step				0.78		
It is easy to return the products when purchased on internet				0.72		
Using internet increases my efficiency in purchasing					0.67	
Internet usage facilitates in better decision making					0.72	

Statements	1	2	3	4	5	6
Internet enables me to plan my purchases properly					0.62	
It is convenient to make purchases over internet						0.68
Internet has made a difference in my life for making purchases						0.71
Overall I prefer to use internet to make purchases over traditional mode						0.62
Extraction Method: Principal Component Analysis.						
Rotation Method: Varimax with Kaiser Normalization						
a. Rotation converged in 10 iterations.						

Source: Primary

Factors emerged from the analysis are:

Reduces Cost:

This factor is in line with the early theory of consumer behaviour that consumer is a rational buyer who is in continuous effort to reduce the cost and maximize the benefits. The utility theory holds good even for today as consumers feel that internet is facilitating in reduction of cost as it reduces the cost of transportation and the cost incurred while purchasing the products when compared to traditional mode of making purchases. Thus consumers are in a view that internet reduces the cost of purchasing.

Information agent:

While making purchases, one of the major steps is that the search for information. Consumer becomes an active researcher while purchasing the products. Consumers are of the opinion that internet is acting as a good source of information to know about the product details. Consumers are feeling empowered because of the information which is available in ample and can be accessed easily. The various source of information which were segregated in the traditional consumer behaviour, is combined together and internet is acting as one source of information. Thus, consumers is of the opinion that internet acts as a good source of information.

Evaluates alternatives:

The consumer is rational in his purchase and decides to buy a product after thorough alternative analysis of products. Internet is enabling the consumer to compare the alternative products in all means including the product specifications and the price. Economic man always looks for the high value with low price. India being a price sensitive market, internet is facilitating the consumer to compare the products and get the products at least price, comparatively. Thus, consumers are of the opinion that, internet helps in evaluation of alternatives while making purchases.

Easy purchasing:

Purchasing through internet is easy than traditional mode. This factor emerged clearly tells that consumer is of the opinion that internet helps in making easy purchases. Once the consumer decides to buy, the payment method and mode is simple and easy. The products are delivered at our door steps. The consumer is also of the opinion that the products can be returned easily when compared to traditional medium. Thus, consumers view that internet enables easy purchase of products.

Better decision making:

Internet increases the efficiency of purchases and helps for planned purchases. The consumer can plan his purchase and facilitates in better decision making. It improves the decision making capabilities and improves the customer satisfaction. This enables the reduction in their cognitive dissonance. The consumers can get in touch with the company for any kind of information. Thus, consumers is of the view that, internet improves the effectiveness of purchases.

Technological impact:

The final factor emerged was about the consumer opinion towards internet as a facilitating agent for making purchases. It was found that, internet has an impact in their purchase behaviours and internet had made a difference in their life while making purchases. It was convenient to purchase over internet as compared to traditional mode. Consumers also opined that they preferred to purchase over internet when compared to

traditional purchases. Thus, consumers is of the opinion that, overall, there is technological impact on consumer decision making.

Marketing implication:

It can be noted that, internet has an impact on purchase behaviour and marketers has to work on understanding the consumer behaviour towards internet purchases. It was notably found that, there were technological influences in consumer while making purchases. The development of theories in consumer behaviour also proved that the researchers and academicians were keen on finding the consumer behaviour towards technological influence. The opinion of the consumers also proved that the consumers had an opinion that the internet reduced cost, acted as a good information agent, helped in evaluation of alternatives and gave better decision making power. They also said that technology had made an impact in their lives for making purchases. Hence the marketers should ensure that sufficient e consumer research is carried out to understand the predictors of technology on purchasing intentions and also should encourage the researchers to conduct market research to develop a comprehensive research model to help marketers to understand consumers better. Further, the patrons of consumers can be understood which helps the e-marketers in targeting the right audience.

Scope for further research:

There can be a comprehensive model developed to test the impact of technology on decision making and tested empirically. The research can be further extended to study whether impact of internet is same or different among various demographic groups. The research can be further extended to specifically study whether the impact of technology for decision making is same or different for different types of purchases over the internet.

CONCLUSIONS:

The expansion of internet and its usage for many purposes has driven the researchers and the marketers' interest to understand the consumer behaviour towards internet for making purchases. There is exponential growth in the number of consumer buying online. Because of the many benefits of internet, consumers prefer to purchase over the internet as compared to conventional shopping method. This research conducted with the objective of exploring the traditional consumer behaviour models and the models with respect to technological interventions gave a clear understanding that, over the years, the consumer behaviour had changed drastically because of the technological interference and so is the consumer behavioural theory. It was also found that there was no comprehensive theory which could exactly predict the e-consumer behaviour. The focussed grouped discussion also gave a consensus opinion that technology had made an impact on consumer behaviour and there is a need to develop a consumer behavioural model, especially with respect to Indian context. To further understand whether technology had made any impact, consumer opinion was taken into consideration by developing self-administered questionnaire and was found that technology had an impact. 6 factors were emerged with respect to impact of internet like, internet reduced cost, acted as an information agent, helped for evaluation of alternatives, facilitated easy purchases, helped in better decision making and overall made an impact in their purchasing behaviour. It can be hence concluded that there should be a re-visit to the traditional consumer behaviour model and it has to be tested whether it is applicable for today's tech savvy consumers (Rachel Ashman et al., 2015).

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