CHAPTER 6

FINDINGS AND SUGGESTIONS

Data measuring consumers’ attitude towards online retailing was analysed in the previous section and it leads towards fulfilment of the required objectives of the study. This chapter presents results derived from the data analysis in form of findings. On the basis of major findings, suitable suggestions have been provided to the marketers. The last section of this chapter provides a glimpse about scope for future research in the relevant area.

6.1 Findings and conclusion

- Overall it can be concluded that consumers have exhibited favourable attitude towards online retailing and indicated significant acceptance of online retailing. Consumers possess adequate level of skills, ability and resources to operate online retailing websites. Consumers find online retailing moderately enjoyable and perceive that online retailing offers substantial utilitarian benefits. Consumers exhibit that online retailers offer secure payments methods and put substantial trust over online retailers. Consumers consider online retailing moderately risky and exhibit significant privacy concerns for the information provided to online retailers. Family and friends opinions and electronic word of mouth in form of product reviews and recommendation are highly regarded by consumers and helps to make best purchase decisions. Consumers perceive that online retailers do not offer highly personalised services, meanwhile satisfied with delivery services.

Major findings of the current study are as follows:

- Consumers frequently visit (once a week) online retailing websites/applications and purchase regularly from online retailers. But in contrasting to this, consumers spend modest amount of money on online retailing and online spending represents a meagre portion of total retail spending. It indicates that despite visiting retailing websites regularly consumers do not buy and spend on online retailing accordingly.

- Tour/travel packages including travel tickets, hotels reservation etc and electronic items (computers, laptop, tablet, mobiles, data cards, gaming devices, T.V., D.V.D, computer accessories) are two most searched online product categories. In addition to this apparel, shoes and other related accessories, beauty and personal care products, books, kitchen appliances and groceries, automobiles, financial services (insurance,
banking, stock brokerage services) are other prominent product categories about which consumers seek information online before making actual purchase.

- Consumers mostly purchased mobile and its accessories, tour/travel packages (including travel tickets, hotels reservation etc) and books from online retailers. In addition to this, apparel, shoes & other accessories, computer, laptop, tablet, printers, computer accessories & software, home and kitchen appliances, entertainment tickets and personal care products & food supplements are other prominent product and services usually purchased by consumers from online retailers.

- Impulse buying has emerged as the most prominent reason to shop online. Convenience & easement of online retailing procedure, lower prices and wide variety of products also play important role to influence consumers’ online purchasing decisions.

- Cash on delivery and debit card are two prominent payment method adopted by consumers. Cash on delivery has emerged as the most preferred and used payment method, proving the undisputed charm of cash transaction to the Indian shopper. Credit card and internet banking are also used by consumers to make online shopping payments, but these payment modes stand nowhere near to cash on delivery payment.

- Social networking sites have emerged as the most preferred leisure activity over internet for large chunk of the consumers. Reading news and watching movies/videos/songs are also important leisure activity for consumers over internet. Consumers usually do not click banner advertisements and pop-ups given on webpages.

- Flipkart.com has emerged as most frequently visited online retailing website/application by consumers. In addition to this, Amazon.in, Snapdeal.com, IRCTC.com, Book-my-show.com, Myntra.com, Jabong.com, Shopclues.com, Homeshop18.com, PayTM/Freecharge, Yatra.com, Ebay.in, Make-my-trip.com and Yepme.com are other frequently visited online retailing website/application by consumers.

- Young male consumers purchase online more and spend higher amount of money than elder female consumers. Also online spending as proportion of total retail spending is higher for young male consumers. Cash on delivery is most preferred payment method for young students and businessmen, whereas debit card is most preferred payment method in case of elder employees for online purchases.
- Young male affluent students and businessmen browse online retailing websites/applications more frequently than rest of consumers. Possibility to click banner advertisements/pop-ups on webpages is higher in case of young consumers.

- Consumers’ satisfaction with online retailing process, electronic word of mouth, delivery service, level of enjoyment and excitement perceived during online shopping, trust with online retailer, perceived risk and perceived ease of use are the prominent dimensions of consumers’ attitude which significantly affect purchasing behaviour of consumers in context of online retailing.

- Younger affluent male, businessmen and private employees and heavy internet user find online retailing to be offering higher utilitarian benefits, enjoyment and excitement during shopping process as compared to elderly light internet user government employees.

- Young male businessmen and student, heavy internet user and doctorate consumers can more easily navigate and are more skilled at online retailing websites and applications than elderly female employees, light internet user, graduates and post-graduates. It can be inferred that elderly female employees, light internet user, graduates and post-graduates possess lesser than adequate skills and believe that it is not very easy to operate online retailing websites.

- Elderly female, government employees and student, and light internet user lack the resources and ability to buy online, and perceive little control over the information provided to online retailers.

- Young male, businessmen, heavy internet user, and graduates and post-graduates perceive that online retailers provide higher security features and put more trust over online retailers as compared to elderly female, doctorate, light internet user, student, and employees.

- Elderly female, light internet user and employees perceive online retailing more risky and exhibit higher privacy concerns towards online retailing as compared to young male, businessmen and heavy internet user.

- Young male, heavy internet users indicate that online retailers deliver higher level of customised products and services, whereas elderly female and light internet user do not perceived the same.
Young female, private employees, businessmen and heavy internet user give more importance to family and friends opinions and electronic word of mouth in form of product reviews and recommendation while making online purchase decisions as compared to elderly male, light internet user, government employee.

All the consumers irrespective of their demographics indicated that online retailers deliver right product which was ordered in a tamper proof packaging at the promised time.

Young male, private employee and businessmen, heavy internet user, and graduates and post-graduates are more satisfied with the services offered by online retailer and indicate stronger purchase intention as compared to elderly female government employee, doctorate and light internet user.

Study revealed that subjective norms, delivery service, satisfaction, personalisation, perceived security and perceived usefulness play an important role and positively affect consumers’ purchase intention towards online retailing.

6.2 Suggestions

- Marketers should focus on changing the beliefs of lower income and elder consumers regarding time and money saving potential of online retailing. Further active communication with shoppers about the usefulness and benefits offered by online retailing like any time anywhere shopping facility, wider selection and quick comparisons to attract more consumers towards online retailing.

- Online marketers should focus on arousal of emotions and excitement for consumers during online retailing. Websites should be designed in such a manner that it can arouse positive emotions and offers excitement to consumers through enhanced product examination, interactive online shopping experiences through advanced visual effect and graphics.

- Marketers should design more user friendly websites and applications for elder age, lesser educated and lesser technology savvy consumers in order to attract more of these consumers for online shopping.

- Marketer are advised to improve security features over online retailing websites by providing secure payments methods and protection to consumers’ data from any unauthorised access.
• Marketers should adopt transparent privacy policies and try to obtain third party certification from reputable rating agencies in order to win the trust of consumers. Online marketers should focus on providing safe and easy to use purchasing process to win trust of consumers.

• Marketers should offer easily understandable privacy policies and provide assurance to consumers in unambiguous manner about the information being asked by online retailers. Consumers should be assured about safety of personal or financial information through providing claims like, information provided by consumers will be kept strictly confidential and will not be shared to any third party without prior consent of consumers.

• Marketers must address the risk perceived by consumers during online shopping, as it may hinder consumers to visit retailing websites. Marketers should offer liberal return and replacement policies for defective or disliked products, to avert product performance risk of consumers.

• Study found that opinions of family and friends significantly influence intention to use online retailing websites. Marketers should have presence on various online social media platforms like Facebook, Twitter etc to facilitate communication among consumers, where consumers can share their experiences with each other about products and services offered by online retailer.

• Online marketers need to work on delivering personalised shopping experience, as it will motivate consumers to revisit the retailer’s website. Online marketers should target consumers by offering personalised services through profiling consumers on the basis of preference, internet habits and shopping patterns. If consumer focus more on saving time, then webpages presented should emphasize on ease of navigations, fast order processing and time saving. For price conscious shoppers webpage should display low prices products and for shoppers aim to find the best product fit should be provided with wide variety of product assortment.

• Marketers should actively indulge in electronic word of mouth practices like providing space for posting product usage experience on online retailing websites. In addition to this marketers can follow active opinion leaders and experienced bloggers to promote products and services. Further these recommendations can be provided to consumers through mail or mobile.
Online retailers should pay attention regarding satisfaction level of consumers with the services offered in the first time itself, as it influence repurchase intention of consumers. Marketers should focus on providing rewarding experience to online shoppers through loyalty programs and post purchase satisfaction surveys. Marketers can send response forms in email or SMS to assess consumers’ satisfaction level with services offered and should allocate proper corporate resources to drive positive satisfaction through flawless shopping experience.

Marketers should diversify when it comes to placing advertisements on social networking sites as meagre number of consumers clicks banner advertisements on webpages. Some other mediums like T.V. and print media should also be utilised to promote products and services in order to increase sales.

Marketers should offer discounts and deals to consumers on a regular basis to increase sales, as impulse buying and lower prices has emerged as two prominent reasons for consumers to shop online.

Majority of online retailing website or application visitors are not actually buying products online, so a detailed assessment for this behaviour should be undertaken by marketer and sincere efforts should be made to convert these browsers into actual buyers.

6.3 Future research directions

The current study is an endeavour to determine consumers’ attitude in context of online retailing. As online retailing is relatively a new phenomenon and has been adopted by majority of the Indian population in recent decade. Current study has provided a comprehensive framework for attitude of consumers’ towards online retailing. However this study is general in nature and not focused on any specific kind of product. In this scenario experience gained by consumer for one product category may not be exactly applicable to the other product categories purchased from online retailers. So it is important to consider the influence of product type on consumers’ online purchasing behaviour.

In addition to this level of online shopping experience may play significant role to influence satisfaction and purchase intention over online retailing. Consumers having high experience may be more rationale in their approach while making online purchase decisions. More experience a consumer acquires with online retailing, lesser will be effect of satisfaction on purchase intention.
# Consumer Attitude towards Online Retailing

Dear Participant,

I am a Doctoral Student at Haryana School of Business, Guru Jambheshwar University of Science and Technology, Hisar. I am studying “**Consumer Attitude towards Online Retailing**” for my Ph.D. research work. I would like you to be an active participant in my research work by providing your valuable response to the questionnaire below. Your responses would be kept strictly confidential and would be used only for academic purposes. Kindly respond to all the questions and sections. Your assistance and cooperation in the matter would be highly appreciated and would facilitate me in the completion of my research work.

(\textit{SD- Strongly Disagree, D-Disagree, N- Neutral, A-Agree, SA-Strongly Agree})

<table>
<thead>
<tr>
<th>Statements</th>
<th>Response</th>
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<tbody>
<tr>
<td>1. Online retailing is convenient for me.</td>
<td>SD D N A SA</td>
</tr>
<tr>
<td>2. I usually find items through online retailing, that I look for.</td>
<td>SD D N A SA</td>
</tr>
<tr>
<td>3. The products and services purchased from online retailer were a good buy, both in terms of price &amp; quality.</td>
<td>SD D N A SA</td>
</tr>
<tr>
<td>4. Online retailers offer me good economic value (value for money) for the products or services being purchased.</td>
<td>SD D N A SA</td>
</tr>
<tr>
<td>5. I feel adventures during online retailing.</td>
<td>SD D N A SA</td>
</tr>
<tr>
<td>6. I enjoy being deeply involved in the exciting virtual world of online retailing. (\textit{Detailed products' information, images and consumers' reviews, graphics, animation})</td>
<td>SD D N A SA</td>
</tr>
<tr>
<td>7. During online retailing, I feel the excitement of hunt.</td>
<td>SD D N A SA</td>
</tr>
<tr>
<td>8. As compared to other activities, the time spent on online retailing was truly enjoyable.</td>
<td>SD D N A SA</td>
</tr>
<tr>
<td>9. Most people important to me would approve me using online retailing</td>
<td>SD D N A SA</td>
</tr>
<tr>
<td>10. I find online retailing highly interactive. (Which allows continuous two-way transfer of information between a user and the online retailer/server, to obtain data/commands and to give immediate feedback/updated information)</td>
<td>SD D N A SA</td>
</tr>
<tr>
<td>11. I have sound knowledge about product search techniques over online retailing</td>
<td>SD D N A SA</td>
</tr>
<tr>
<td>12. I am extremely skilled at online retailing</td>
<td>SD D N A SA</td>
</tr>
<tr>
<td>13. I know how to find what I am looking for while online retailing</td>
<td>SD D N A SA</td>
</tr>
<tr>
<td>14. I know somewhat more about online retailing than other online users</td>
<td>SD D N A SA</td>
</tr>
<tr>
<td>15. Most people whose opinions I value would think I should use online retailing</td>
<td>SD D N A SA</td>
</tr>
<tr>
<td>16. My family and friends who are important to me would think that using online retailing is a wise idea</td>
<td>SD D N A SA</td>
</tr>
<tr>
<td>17. My family and friends who influence my behavior would think that I should use online retailing.</td>
<td>SD D N A SA</td>
</tr>
<tr>
<td>18. Using online retailing websites creates a new world for me, and this world suddenly disappears when I stop browsing.</td>
<td>SD D N A SA</td>
</tr>
<tr>
<td>19. Online retailers promise more than what they can actually offer (In terms of product/service quality, delivery options, after sales services etc.).</td>
<td>SD D N A SA</td>
</tr>
<tr>
<td>20. Online retailing often makes me forget where I am.</td>
<td>SD D N A SA</td>
</tr>
<tr>
<td>21. Online retailing websites make me feel like that they are talking to me personally, through features like requirement to login.</td>
<td>SD D N A SA</td>
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<tr>
<td></td>
<td>22. It is important to me that an online retailing website feels like my personal area (Personalized space) when I use it.</td>
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<td>23. I like it when I am able to customize the online retailing web pages to my own liking.</td>
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<td>24. Being able to connect with other consumers who share similar interests in the same products is a positive feature of online retailing.</td>
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<td>25. Being able to share comments about my experiences of the products with other consumers on online retailing websites is an important feature to me.</td>
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<td>26. Viewing the product recommendations of other consumers who use online retailing websites is helpful to me.</td>
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<td>27. The aesthetics of online retailing websites promotes a perception of quality.</td>
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<td>28. Online retailing is reliable and trusted, and there are no uncertainties.</td>
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<td>29. I think that products purchased online would not function properly and fails to provide the desired results.</td>
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<td>30. It is expected from me that I use online retailing.</td>
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<td>31. Online retailer always provides in-depth product information and customer feedback services (e-form enquiry, order status tracing and customer comments) promptly and quickly.</td>
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<td>32. During online retailing, I can compare the prices of different products and retailers easily.</td>
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<td></td>
<td>33. Online retailers offer convenient return and replacement policy.</td>
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<tr>
<td></td>
<td>34. Online retailers provide timely response to my requests and complaints.</td>
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<tr>
<td></td>
<td>35. Online retailers allow me to purchase a product or service at comparatively low prices than traditional retailer by providing attractive deals and bargains, which help me to save significant amount of money.</td>
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<td></td>
<td>36. By reviewing the information provided by online retailing websites I feel confident that I have made the best purchase decision.</td>
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<tr>
<td></td>
<td>37. I think buying a product or service online could lead to monetary losses due to not getting product or service after making payment.</td>
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<td></td>
<td>38. Too much third party advertising on webpages irritates me a lot while online retailing and it is not helpful also.</td>
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<td></td>
<td>39. I cannot examine the actual product before delivery (lack of physical contact) with online retailing.</td>
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<tr>
<td></td>
<td>40. Learning how to shop online was easy for me.</td>
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<td></td>
<td>41. Learning how to navigate online retailing websites does not take me too long.</td>
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<tr>
<td></td>
<td>42. It was easy for me to become skillful and confident at using online retailing.</td>
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<td>43. Usually I do not have to take others help while online retailing.</td>
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<tr>
<td></td>
<td>44. When considering using online retailing, I wish to do what people who are important to me want me to do.</td>
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<tr>
<td></td>
<td>45. The look and feel of the online retailing website is important to me while online retailing.</td>
</tr>
<tr>
<td></td>
<td>46. Online retailer assures that information about my online activities will not be shared with other parties (e.g. Government, Marketing organizations and other companies).</td>
</tr>
<tr>
<td></td>
<td>47. Online retailers always obtain my permission in order to send advertisements and various promotional offers by e-mail or SMS.</td>
</tr>
</tbody>
</table>
48. I always have a fear of leakage of my personal or financial (credit/debit card related) information by the online retailer.

49. I am concerned about the privacy of my personal and financial information during a transaction.

50. I think that online retailers collect too much of personal and financial information from me.

51. The branding of online retailing websites should be consistent with my current perceptions of these online retailing websites.

52. I always shop from well-known and reputed online retailers.

53. Affiliation of an unfamiliar online retailer/brand with a well-established & reputed brand/retailer improves my trusting beliefs for that online retailer/brand.

54. Customers’ testimonials & products’ reviews enhance my trust on unfamiliar online retailer and brand.

55. Online retailing website having professional look and runs smoothly prompts me to buy from that online retailer.

56. I always prefer to buy from an online retailer which offers convenient & timely delivery of goods and services.

57. The online trading systems have enough security measures to protect my personal and financial information.

58. Online retailers provide adequate security features and secure payments methods.

59. When I send data to the online trading systems, I am sure that they will not be intercepted by any unauthorised third party.

60. I would be able to use online retailing for buying goods and services.

61. If I wanted to I could use the online retailing to purchase goods and services.

62. I think the online trading systems have sufficient technical capacity to ensure that no other organisation will supplant (replace) its identity on the internet.

63. I feel secure while sending my private information (Phone No., Bank A/C No., Address etc.) to the online retailer.

64. Online retailer offers wider range of products and services as compared to traditional retailer.

65. Online retailing allows me to find and order a product more easily than searching a store, going there and buying a product.

66. Online retailing enables me to accomplish retailing or information seeking tasks more quickly.

67. The convenience of online retailing is the key benefit to me.

68. I feel in control of about the information provided to the online retailers/retailing sites.

69. I have the resources to use online retailing.

70. I have the knowledge to use online retailing.

71. I have the ability to use online retailing.

72. Online retailers always deliver the right product or service which was ordered.

73. Online retailers always deliver tamper-proof (safely) packaged products.

74. Online retailers always deliver products or services at the promised time.

75. I am satisfied with the pre-purchase experience of online retailing.
websites (e.g., consumer education, product search, quality of information about products, product comparison).

76. I am satisfied with the purchase experience of online retailing websites (e.g., ordering, payment procedure).

77. I am satisfied with the post purchase experience of online retailing websites (e.g., customer support and after sales support, handling of returns/refunds, delivery care).

78. I have a favourable attitude for continuing to do online retailing over the next few years.

79. I intend to continue to buy goods & services frequently through online retailers in the near future.

80. I expect to use the online retailing to purchase goods and services.

81. It is likely that I will use the online retailing to purchase goods and services.

82. I would use the online retailing for purchasing a product or service.

83. I could see myself using the online retailing to buy a product or service.

84. It is likely that I will purchase goods & services through online retailers on a regular basis in the near future.

85. I strongly recommend others to go for online retailing.

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**Consumer online purchasing behaviour**

1. Products and services purchased during last one year.

<table>
<thead>
<tr>
<th>Products and services purchased during last one year.</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) Up to 20</td>
</tr>
<tr>
<td>(f) more than 100</td>
</tr>
</tbody>
</table>

2. Amount spent on online retailing during last year (in Rupees).

<table>
<thead>
<tr>
<th>Amount spent on online retailing during last year (in Rupees).</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) Up to 20,000</td>
</tr>
<tr>
<td>(e) 80,000-1,00,000</td>
</tr>
</tbody>
</table>

3. Online retail spending as percentage of total retail spending?

<table>
<thead>
<tr>
<th>Online retail spending as percentage of total retail spending?</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) Up to 10%</td>
</tr>
<tr>
<td>(d) Between 51% to 75%</td>
</tr>
</tbody>
</table>

4. Products and services information is searched over the internet before making purchase. (You can tick more than one)

<table>
<thead>
<tr>
<th>Products and services information is searched over the internet before making purchase. (You can tick more than one)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1). Automobiles</td>
</tr>
<tr>
<td>(4) Tour/travel packages including Travel tickets, Hotels reservation etc.</td>
</tr>
<tr>
<td>(5) Financial services:- Insurance, banking, stock brokerage services</td>
</tr>
<tr>
<td>(6) Electronic items:- Computers, Laptop, Tablet, Mobiles, Data Cards, Gaming Devices, T.V., D.V.D, Computer Accessories,</td>
</tr>
<tr>
<td>(7) Kitchen appliances &amp; Groceries</td>
</tr>
<tr>
<td>(8) Clothing &amp; Apparel, Shoes &amp; other related accessories</td>
</tr>
<tr>
<td>(9) Sports equipment</td>
</tr>
</tbody>
</table>
5. I click over banner advertisements/pop-ups
   (1) Never  (2) Sometimes  (3) Always

6. Frequency of online purchases
   (1) Once in a month  (2) 2-5 times a month  (3) 6-10 times a month
   (4) more than 10 times a month

7. Preferred reasons for purchasing products (You can tick more than one)
   (1) Lower Prices  (2) Convenience & Ease of Online Retailing Procedure
   (3) Wide Variety of Products  (4) Various Payment Options
   (5) Better Quality of Products  (6) Customer Service
   (7) Impulse Buying through Promotional Offers/Discounts/Deals By Online Retailers
   (8) Time Saving
   (9) Other reasons

8. Preferred leisure activity (You can tick more than one)
   (a) Social Networking sites (face book, twitter etc.)  (b) Reading News
   (c) watching T.V.  (d) Downloading or Watching movies, videos, songs etc
   (e) Downloading Software

9. Frequency of surfing online retailing websites/applications
   (a) Once in a month  (b) Once in a 2 weeks  (c) Once in a week
   (d) twice a week  (e) Daily

10. Source of information regarding online retailing websites (You can tick more than one).
    (1) Referral by friend/colleague/family member  (2) T.V. advertisement
    (3) Advertisement in newspaper  (4) social networking sites
    (5) Ads on Webpage  (6) Any other

11. Products & Services purchased during last year (You can tick more than one).
    (1) Tour/Travel Packages Including Travel Tickets, Hotels Reservation Etc
    (2) Home & Kitchen Appliances  (3) Books  (4) Groceries
    (5) Apparel, Shoes & Other Accessories
    (6) Computer, Laptop, Tablet, Printers, Computer Accessories & Software
    (7) Mobiles & Accessories  (8) Gaming Devices  (9) Digital Cameras
    (12) Entertainment: Movie or Sports Tickets  (13) Office or Home Furniture/Supplies
    (14) Any Other
12. Most preferred payment method for online purchases.
(a) Credit card (b) Debit card (c) Cash on delivery  
(d) Check (e) Internet banking

13. Frequently visited online retailing websites to purchase products and services (M.T.Q.)

1. Flipkart.com
2. Snapdeal.com
3. Amazon.in
4. Shopclues.com
5. Myntra.com
6. Homeshop18
7. Yepme.com
8. Jabong.com
9. Ebay.in
10. Naaptol.com
11. Yebhi.com
12. Croma.com
13. Infibeam.com
14. Inkfruit.com
15. Firstcry.com
16. Babyoye.com
17. Lenskart.com
18. Futurebazaar.com
19. Fashion and You
20. Rediff.com
21. PayTM/FreeCharge
22. BigBasket
23. Zop Now
24. Amazon Kirana
25. Grofers
26. Local Banya
27. Koovs.com
28. Book my Show
29. Make My Trip
30. Yatra.com
31. Trivago
32. Thomascook
33. Cox and Kings
34. Goibibo
35. Expedia
36. SOTC.com
37. Akbartravels
38. Travelguru
39. Urban Ladder
40. Pepperfy
41. Zovi.com
42. IRCTC.com
43. Indiatimeshopping
44. Nearby.com
45. Any other

Demographic Information

1. Education: up ( ) 2th ( ) Graduation ( ) P. ( ) Doctorate ( )
   Any other ................................................

2. Gender: ( ) Male ( ) Female

3. Age (In Years) ..........................................................

4. Occupation: ( ) Govt. Employee ( ) Private Employee
   ( ) Student ( ) Business
   Any other ................................................

5. City ........................................................................

6. Marital status: ( ) Married ( ) Unmarried

7. Number of Family members ........................................

8. Income per month (approximately in thousands) ..............
9. Daily usage of internet (In Hours) ..........................................................

Thank you for supporting my research work.

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