

**Influence of Internet Advertising on Consumer
Buying Behaviour in Kerala – A Study with
Reference to Electronic Goods**

*Thesis
submitted to the University of Calicut
for the award of the Degree of*

DOCTOR OF PHILOSOPHY IN COMMERCE

By

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Under the guidance of

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2022

*In Loving Memory Of My Son in
heaven*



OMHAR

MY DEAR SON ALTHOUGH OUR WORLDS ARE DIFFERENT NOW
I SEE YOU WHEN I CLOSE MY EYES & YOU'RE ALWAYS IN MY DREAMS
ALL THE MEMORIES WITH YOU WILL BE KEPT FOREVER

Declaration

I, Athma Jayapraksh, hereby declare that the thesis entitled "Influence of Internet Advertising on Consumer Buying Behaviour in Kerala – A Study with Reference to Electronic Goods" submitted to the University of Calicut in partial fulfilment of the requirements for the award of the Degree of Doctor of Philosophy in Commerce is a record of the bonafide research work done by me, under the supervision and guidance of Dr. M. A. Joseph, Professor (Retd.), Department of Commerce and Management Studies, University of Calicut, and it has not formed the basis for the award of any degree, diploma, associateship, fellowship or other similar title to any candidate in any University before.

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CERTIFICATE

This is to certify that the thesis entitled “Influence of Internet Advertising on Consumer Buying Behaviour in Kerala – A Study with Reference to Electronic Goods” submitted to the University of Calicut in partial fulfilment of the requirements for the award of the Degree of Doctor of Philosophy in Commerce, is a record of original work done by Ms. Athma Jayaprakash under my supervision and guidance and the thesis has not formed the basis for the award of any degree, diploma, associateship, fellowship or other similar title to any candidate in any university. She is allowed to submit the thesis to the University for Evaluation.

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LIST OF ABBREVIATIONS

AGFI	Adjusted Fit of Goodness Index
AMD	Advanced Micro Devices
ANOVA	Analysis of Variances
ASCI	Advertising Standard Council of India
CAGR	Compound annual growth rate
CFA	Confirmatory Factor Analysis
CFI	Comparative Fit Index
CPM	Cost –Per-Impression
COD	Cash on delivery
CTR	Click-through rate
CV	Coefficient of Variation
DART	Dynamic Advertising Reporting and Targeting
DF	Degree of Freedom
DVD	Digital versatile disc
EFA	Exploratory Factor Analysis
GFI	Goodness-of-Fit Index
GNN	Global Network Navigator
GPU	Graphics processing unit
HBO	Home Box Office
IAMAI	Internet and Mobile Association of India
NFI	Normed Fit Index
NAS	Network-attached storage
NASDAQ	National Association of Securities Dealers Automated Quotations
RAM	Random-access memory
RFI	Relative Fit Index
RMSEA	Root Mean Square Error of Approximation
RMR	Root Mean Square Residual
ROI	Return on Investment
SD	Standard Deviation
SEO	Search engine optimization
SEM	Structural Equation Modelling
TLI	Tucker-Lewis Index

CHAPTER 1

INTRODUCTION

- 1.1 *Introduction*
- 1.2 *Internet Advertising: - A Brief History*
- 1.3 *Internet Advertising in India: Current Scenario*
- 1.4 *Significance of the study*
- 1.5 *Statement of the Problem*
- 1.6 *Research Questions*
- 1.7 *Objectives of the Study*
- 1.8 *Hypotheses of the Study*
- 1.9 *Level of Variables*
- 1.10 *Scope of the Study*
- 1.11 *Research Methodology*
- 1.12 *Tools for Data Analysis*
- 1.13 *Limitations of the Study*
- 1.14 *Conceptual Frame work*
- 1.15 *Chapter Design of the Report*

1.1 Introduction

Internet advertising has raised so rapidly in the last decade that it not possible to surf the web without viewing online ads. Since, the internet has become the major source of information consumption; it has replaced old advertising media like newspapers, television and radio. The advancement in internet technology has made it the most preferred medium for business firms to promote their products and services. To increase overall sales and revenue, most businesses and organisations currently rely on digital advertising and marketing tactics. When compared to previous means of advertising and marketing, internet advertising has proven to be productive and efficient. It has given more power to consumers while accessing information about products and service with the development of the technology. The present day provides freedom to consumers to decide what, when, where and how much commercial advertisements they wish to view and there by Internet has turned out to be a major player in influencing the buying behaviour of consumers.

The varied range of products and services that gets sold by the companies can be easily accessed by the use of internet and thereby there remains a possibility for the consumers to save quite a lot of their shopping time and efforts (Ko, 2004).Advertising in all media has an impact on audiences, but due to its widespread reach, the internet is quickly becoming one of the most powerful mediums for advertising. Furthermore, it has the potential to affect not just an individual's mindset, but also his behaviour, lifestyle, exposure, and, in the long run, the country's culture.(Latif, Abdul and Abideen, & Ul, 2011).The greatest benefit of having online advertisement is the cost factor which turns out to be very minimal when compared with other means. The benefits get added on when taking into consideration the possibility of measuring statistics with accurate precision and with least cost expenses. The method of analyzing online advertisement can be considered as a science as there are multiple ways of analyzing and testing results. The concepts and methods of analysis used in analytics helps in drawing appropriate patterns and meaningful conclusions and also in analyzing the Return on Investment (ROI) (N, Gupta, & A, 2008).

1.2 Internet Advertising: - A Brief History

There appears to be no consensus on precisely when advertising on the Internet began. Tim O'Reilly, founder of the web portal Global Network Navigator (GNN), claims that the first internet advertising appeared in 1993 on GNN and required "special dispensation from the National Science Foundation", while eighteen others cite about another banner ad sold to AT&T and displayed on the Hot Wired site in 1994K, Kaye, & Medoff.,(2004)

In the beginning online ads were sold on Cost –Per-Impression (CPM) pricing model used by offline media i.e., the advertiser was charged proportionally to the number of times the ad was displayed on a web page. This was changed in 1998 when search engine Go TO.com was launched. GoTo.com broke with Cost-Per-Impression pricing, and instead auctioned the top results of its search-result pages, with advertisers' sites appearing in descending order of their bids (on a pay-per-click basis).Go To use a real time competitive-bidding process to allocate listing priorities. More specifically, Go To's process was a "first-price auction" in that the winning bidder paid the amount of its bid for every click. Later on Go To and its advertisers "quickly learned that the mechanism was unstable due to the fact that bids could be changed very frequently."

Google launched its Ad Words service in October 2000; the service placed ads on the search-results pages on google.com. The ads displayed were chosen based on the keywords that appeared in the user's search enquiry. Google aimed for low transaction costs: Ad Words was described as "self-service," allowing sign-up, activation with a credit card, and ad design and implementation from the Google web site. These text ads were sold on a cost-per-impression unit positions, respectively."Kaye & Medoff, (2000).

Ad Words Select, a program that used cost-per-click pricing was introduced by Google in February 2002. By March 2003, Google had over 100,000 advertisers buying search ads through its Ad Words program.

Google introduced “Site Targeting” in April 2005. The software was launched as a beta feature that enabled advertisers to aim their ads directly at particular web sites in the Google Network. Advertisers using these site-targeted ads can use animated images (that had not previously been allowed) in their advertisements in addition to text and static-image ad formats. Ratliff & Rubinfeld, (2010).

In March 2009, Google began a beta test of a new ad-targeting system for its non-search, Ad Sense ads. Until that time, Google had chosen the ads it displayed on a web site owned by an Ad Sense partner on the basis of a match between the advertiser’s selected keywords and the content of the web sites on which the ads were to appear. However, under this new, “interest-based advertising” method, Google takes into account additional information about the user’s browsing history. According to Google, “these ads will associate categories of interest—say sports, gardening, cars, pets—with the browser, based on the types of sites one visits and the pages one views. These interest categories further get used to show more relevant text and ads to the users. Ratliff & Rubinfeld, (2010).

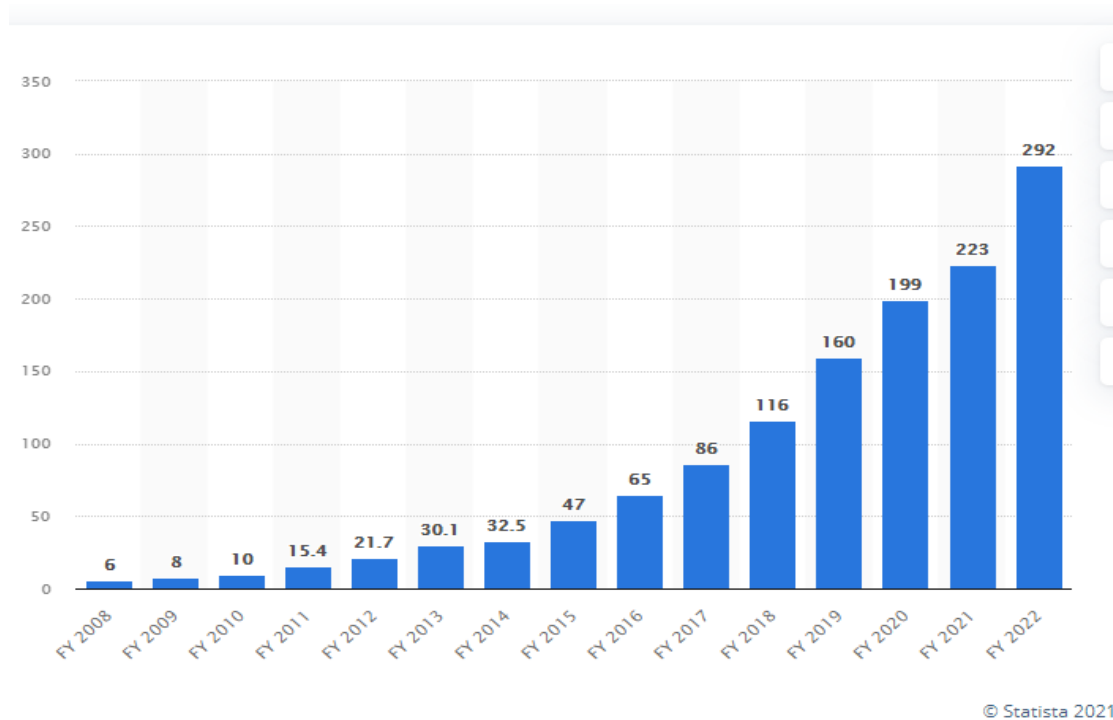
Google introduced Ad Sense for Mobile in September 2007, which allows owners of web sites optimized for mobile devices to monetize those sites by allowing Google to display Ad Sense text ads on them (Ratliff & Rubinfeld, 2010). Moving further in the mobile direction—and away from the web—in June 2009 Google released a beta version of Ad Sense for Mobile Applications that pays developers when ads are shown in iPhone and Android applications Ratliff & Rubinfeld(2010).

1.3 Internet advertising in India: Current scenario

In financial year 2020, the revenue generated by digital advertising across India was valued at around 199 billion Indian rupees. The same year, India’s total advertising revenue was over 700 billion Indian rupees and the country was ranked as the third largest advertising market across the world in terms of ad spending (Department, 2021). Figure no 1.1 shows Digital advertising revenue in India from financial year 2008 to 2020 with a forecast until financial year 2022(*in billion Indian Rupees*)

Figure No 1.1

Digital advertising revenue in India



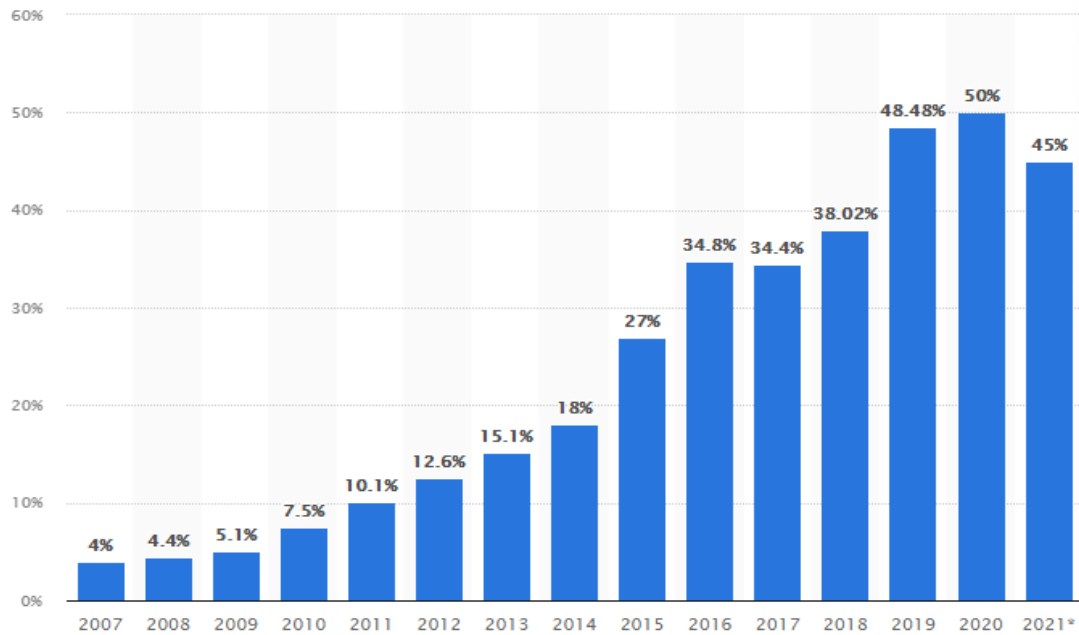
Source : <https://www.statista.com/statistics/233493/digital-advertising-revenue-in-india-from-2011/>

Internet penetration rate in India went up to nearly around 45 percent in 2021, from just about four percent in 2007. It means that nearly half of the population of 1.37 billion people had access to internet that year. This also ranked the country second in the world in terms of active internet users (Keelery, 2021). The level of development of internet advertising sector can be assessed by measuring of internet penetration rate in India. Figure no 1.2 gives the internet penetration in India for the period ranging from 2007 to 2021 which was published by *Statista* which is considered as a trusted source of marked information. The graph shows a tremendous increase in the number of internet users' per year and advertising revenue generated by digital advertising across India. In this background the study attempts to evaluate the influence of internet advertising on consumer buying behaviour with regard to electronic goods. The study also attempts to evaluate how internet advertising is influencing the consumer buying behaviour in Kerala. As no

in-depth research has been done on this topic, a detailed study definitely turns out to be a demanding requirement of time.

Figure No 1.2

Internet Penetration rate in India from 2007 to 2021



Source: <https://www.statista.com/statistics/792074/india-internet-penetration-rate/>

1.4 Significance of the study

The era of globalization has demanded a paradigm shift in the area of advertising. Online advertising is evolving rapidly with time. Nearly half of the world's population uses the Internet and people of all age groups are connected to the web. Hence, the phenomena the internet has made possible tremendous changes in the area of internet advertising. The significance of internet advertising arises because of the heavy competition that is existing in the market. Research is showing that people are using internet to get information of the product before making the final purchase decision. Through online advertising, business can reach out to target audience worldwide. Online advertising also helps you find the right audience. It targets the ones who are more likely to be interested in the product

advertised. Expectation of the online customers are increasing day by day and any default in the delivery of internet advertising seriously affect the customer satisfaction and customer relationship. Under these situations it is felt necessary to understand the significance of internet advertising on consumer buying behaviour towards electronic goods in Kerala.

1.5 Statement of the Problem

Internet advertising is evolving rapidly with time. Nearly half of the world's population uses the Internet and people of all age groups are connected to the web. In today's world, Internet plays a very important role in everyday life of people. Humans around the world have started believing that living a life on this world is impossible without internet. Influence of internet is increasing day by day in this world. We can say that internet advertising has a scientific-specialized position in economic and cultural exchanges and an artistic position in broader dimensions. The need for internet advertising arises from the intensity of competition, with the market glutted with endless brands of products. The offers and huge discounts provided by internet advertising to the customers influence them largely in the decision making process. Research shows that people are increasingly using the Internet to seek information about products and their prices before making final decisions. Thus, online advertising cannot be ignored as most of the customer's research online before a buying decision is made. While the benefits of advertising online include the potential to reach a large market and the ability to measure results, the expectation of the online customers are increasing day by day and any default in the delivery of internet advertising seriously affect the customer satisfaction and customer relationship. The online retail market is on a growth trajectory due to the expansion of the internet with an increase in mobile connectivity.

Review of literature shows that the studies so far available are concentrating on online shopping. Internet advertising cannot be ignored as it is the reason why many people shift to online shopping for purchasing electronics. Internet advertising in Kerala is increasing day by day and despite this, only few studies have been done in

Kerala to determine how internet advertising is affecting the consumer's behaviour. The market of online electronic goods is also increasing tremendously as there are various benefits attached with online purchase like good offers, return policy, variety, no compulsion, convenience etc.

Online retail sale of electronics and appliances is growing at a fast rate in India, with the Indian online market reaching a value of approximately 100,000 crores in the FY 2019, and the market is expected to register a Compound Annual Growth Rate (CAGR) of 24.5 percent from FY 2019 to FY 2025 as per the study conducted by Frost & Sullivan. So the influence of internet advertising on consumer buying behaviour of electronic goods in Kerala cannot be overlooked.

Good internet advertisement can influence the customer's buying behaviour towards electronic goods in a positive way. This invites an empirical analysis on the influence of internet advertising on customers in Kerala and the level of their satisfaction. In this background, the study attempts to evaluate whether Internet advertising of electronic goods is influencing the consumer buying behaviour in Kerala. The study also attempts to evaluate the extent to which the online advertising of electronic goods catches the eye of the customer who is online for his personal work. It also addresses the problems faced by the users of internet advertisements and the factors influencing their decision in a positive or negative direction.

1.6 Research Questions

The study tries to answer the following research questions:

- 1.6.1 What is the rate of online advertisement exposure among the internet users in Kerala?
- 1.6.2 Does the internet advertisement influence the consumers towards purchase decision?
- 1.6.3 Are the consumers having positive attitude towards online advertisement?
- 1.6.4 Are the consumers able to recall online ads about electronic products?

1.6.5 What are the reasons to buy goods online?

1.6.6 What are the barriers for online purchase of electronics?

1.7 Objectives of the Study

1.7.1 To study the consumer attitude towards online advertising of electronic goods.

1.7.2 To assess the ability to recall online ads.

1.7.3 To identify the influencing factors of internet advertisement towards purchase decision of electronic goods.

1.7.4 To identify the reasons for buying electronics goods online.

1.7.5 To identify the barriers to online purchase of electronics

1.8 Hypotheses of the Study

1.8.1 The level of consumers' attitude in purchase of electronic goods is good.

1.8.2 There is significant difference in the mean score of consumer attitude towards purchase of electronic goods and demographic variables.

1.8.3 The level of ability to recall online ads is good.

1.8.4 There is significant difference in the mean score of consumers' ability to recall online ads and demographic variables.

1.8.5 Types of online advertisements have a significant positive influence on factors influencing internet advertisement towards purchase decision or consumer buying behaviour.

1.8.6 Media/ Modes of Online advertisements have a significant positive influence on factors influencing internet advertisement towards purchase decision or consumer buying behaviour.

- 1.8.7 Contents used in advertisements have a significant positive influence on factors influencing internet advertisement towards purchase decision or consumer buying behaviour.
- 1.8.8 Attention value of advertisements has a significant positive influence on factors influencing internet advertisement towards purchase decision or consumer buying behaviour.
- 1.8.9 Creating interest in customers has a significant positive influence on factors influencing internet advertisement towards purchase decision or consumer buying behaviour.
- 1.8.10 Creating Desire in customers has a significant positive influence on factors influencing internet advertisement towards purchase decision or consumer buying behaviour.
- 1.8.11 Initiating customer action has a significant positive influence on factors influencing internet advertisement towards purchase decision or consumer buying behaviour.
- 1.8.12 Level of reasons for buying electronic goods online is good.
- 1.8.13 There is significant difference in the mean score of reasons for buying electronic goods online and demographic variables.
- 1.8.14 There is significant difference in the mean score of barriers for online purchase of electronics and demographic variables.

1.9 Level of Variables

Level indicates the overall mean percentage score of level of consumers attitude, ability to recall online ads, reasons for buying electronic goods online and barriers classified as poor/ low, Average, good/ Medium and Excellent/ High .

1.10 Scope of the Study

The present study attempts to measure the influence of Internet Advertising on Consumer Buying Behaviour towards Electronic Goods in Kerala. The study focused on how internet advertising influences consumer buying behaviour of those who shop through online sites for purchasing electronic products. Consumers who purchase online electronic products in North, Central and South regions of Kerala are only considered for the study. The study targeted on prominent e-commerce sites like Amazon, Flip Kart, Reliance Digital and Snap deal. The scope of the study is also limited to electronic products like mobile phone, mobile accessories, laptops, computers, pen drives, wearable devices and Television.

1.11 Research Methodology

1.11.1 Research Design

Descriptive and analytical research design has been used for the study since the study had to deploy high levels of analytical tools like AMOS.

1.11.2 Data Sources

The study used both secondary data and primary data. Secondary data involve both published and unpublished documents. Secondary data are collected from the annual reports of Advertising Standard Council of India (ASCI), Internet and Mobile association of India (IAMAI), Statista research department, internet advertising revenue report from interactive advertising Bureau and documents collected from various ecommerce websites site. Secondary data were used for literature review purpose and fixing the basis for sampling. It also helped to select sample districts, sampling e-commerce websites and also in selecting the electronic goods for study. Growth of Internet advertising also gets explained with the help of secondary data.

Primary data were collected from online purchasers in Kerala. Primary data were collected with the help of a pre-tested questionnaire specifically designed for this study. The present study evaluates Consumer's attitude towards online advertising, Ability to recall online ads, Consumer buying behaviour, Reason for online

purchase, barriers to online purchase and is mainly based on primary data collected by conducting a sample survey

1.11.2.1 Sampling Design

Survey method is the best approach for a quantitative research, with the help of a structured questionnaire. It helps to understand the possible relationships between the data and the unknowns in the Universe (Miller, 1978). The present study has been done from a large sample of respondents from the three districts of Kerala: Kozhikode, Ernakulam and Thiruvananthapuram.

1.11.2.2 Universe and Sample Size

Universe selected for the study consists of online purchasers of electronic goods in Kerala. Sample size is fixed after pilot study using power analysis. The validity and accuracy of final judgment is most crucial and depends heavily on the extent to which data are collected in the first place. The quality of data will greatly affect the conditions and hence much importance need to be given to this process, and every possible precaution should be taken to ensure accuracy while collecting the data. One of the major problems in this path is sample size justification. Sample size calculation is concerned with how much data are required to make a correct decision on a particular research. The more the data, the more accurate will the decision be with less error of the parameter estimate. This does not imply that more is always best in sample size calculation (MacCallum, C, Browne, Sugawara, & M, 1996). Hence, in the present study the researcher calculated the sample size using power analysis on the basis of information obtained from the pilot study. The power analysis gives that a sample of 532 or more is adequate for the study. The number is rounded off to 540 and 180 samples were selected from each of the three selected districts of Kerala. Thus the total sample size of the study is 548 respondents.

1.11.2.3 Sampling Procedure

A multi stage sampling technique was used to collect primary data from the customers. The sampling design of the study consists of two different phases. Lottery method is adopted at different stages for drawing samples. The study on the

influence of internet advertising on consumer buying behaviour for electronic goods in Kerala includes all the 14 districts in the state of Kerala, and these were grouped into three different regions for the meaningful analysis of data, viz

- a) **Northern region** which covers the districts of Kasaragod, Kannur, Wayanad, Kozhikode and Malappuram.
- b) **Central region** covers four districts: Palakkad, Thrissur, Ernakulam and Idukki.
- c) **Southern region** covers the districts of Kottayam, Alappuzha, Pathanamthitta, Kollam and Thiruvananthapuram.

A district each was selected from these zones and consumers were selected proportionate to the population of the zone from each district. From North zone Kozhikode, from Central zone Ernakulam and from South zone Thiruvananthapuram were identified for field work. From each district, three panchayaths and three municipalities were identified for selecting sample respondents using lottery method.

Table No 1.1

Population in Kerala (Census as per 2011)

North Zone	Population	Central Zone	Population	South Zone	Population
Malappuram	4110956	Ernakulam	3279860	Thiruvananthapuram	3307284
Kozhikode	3089543	Thrissur	3110327	Kollam	2629703
Kannur	2525637	Palakkad	2810892	Alappuzha	2121943
Kasargode	1302600	Idukki	1107453	Kottayam	1979384
Wayanad	816558			Pathnamthitta	1195537
Total	11845294	Total	10308532	Total	11233851
Total	3,33,87,677				

Source: <https://keralaeconomy.com/admin/pdfs/Population%20in%20Kerala111.pdf>

1.11.2.4 Sample size

As the internet population is infinite, power analysis was used to determine sample size. The pilot study was done using power analysis based on 5% level significance (p value) and 90% power using software Sigma-plot 11. The result of the analysis is given in the table 1.2.

Table 1.2

Sample Size

Type of test	Minim Sample	Maximum Sample
t test	145	254
Chi square	189	532
ANOVA	215	329
So required Sample Size	532	

Source: Calculated

The power analysis reveals that a sample of 532 or more is adequate for the study. The districts selected are Kozhikode from North zone, Ernakulam from Central zone and Thiruvananthapuram from South zone. Sample size is determined on the basis of the population of zones. Total sample size is 548 and it is divided among the three zones proportionately.

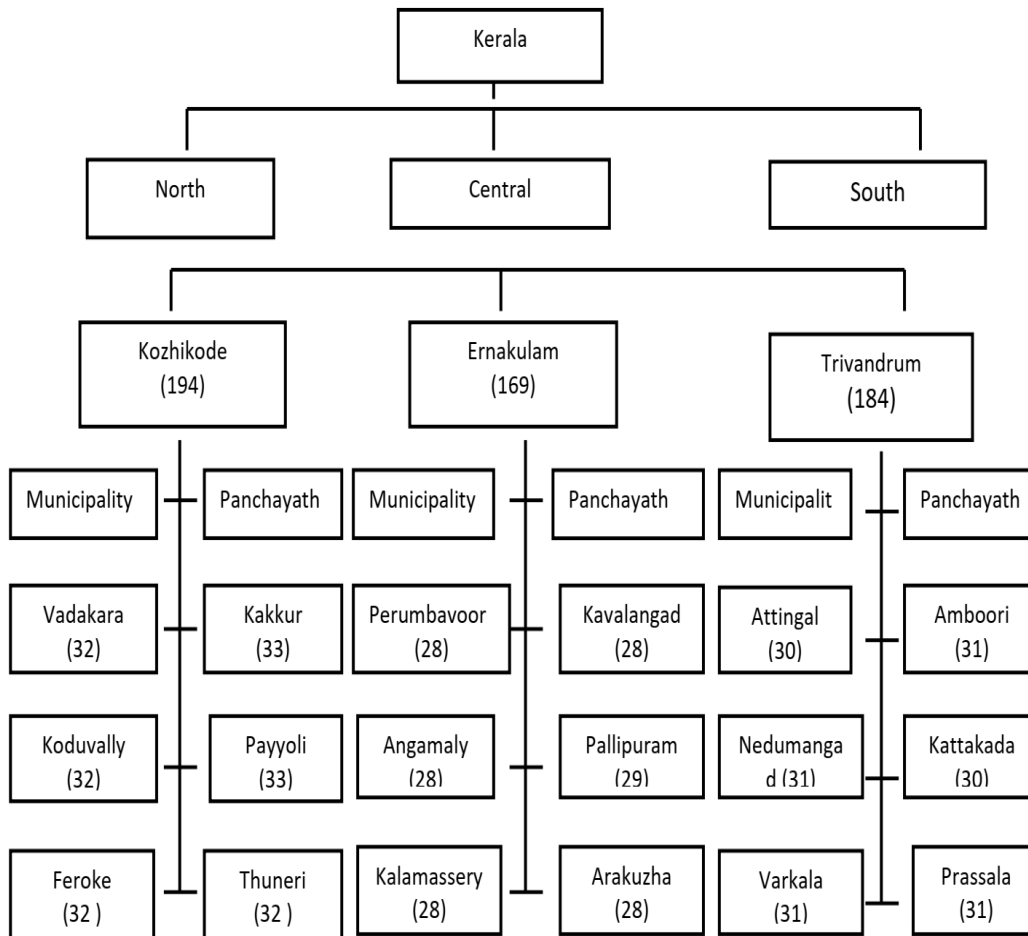
Kozhikode (North)	-	$\frac{548}{33387677}$	x	=	194	
Ernakulam (Central)	-	$\frac{548}{10308532}$	x	=	169	
Thiruvananthapuram (South)	-	$\frac{548}{11233851}$	x	=	184	
Total Samples					=	548

1.11.2.5 Selection of Samples

Selection of samples are shown in the figure 1.3

Figure No 1.3

Selection of Samples



Source: Compiled

1.11.2.6 Research Instrument

To collect data from the respondents, a structured questionnaire was used. The questionnaire with a total of 85 questions is divided into seven parts. The first part (Part- A) involves the general information of the consumers. In this part, customers' demographic details are included. The second part (Part- B) includes Internet usage details of the consumers. From the third part onwards questions are in the form of a

five point 'Likert scale' ranging from 'Highly agree' to 'highly disagree'. The Third part (Part- C) contains 7 statements. The questions included in this part are related to consumer attitude towards online advertising of electronic goods. The fourth part (Part-D) of the questionnaire comprises of 8 statements which identify the ability to recall online ads. The fifth part (part E) of the questionnaire aims to find the influencing factors of internet advertisement towards purchase decision of electronic goods. This part involves 39 statements prepared in 'Likert scale' format. The sixth part (Part- F) consists of 8 statements which find the reasons for buying electronics goods online. The last part (Part- G) of the questionnaire aims to identify the barriers to online purchase of electronics. Care has been taken to ensure that important issues are covered and continuity is maintained. It is very important to test the consistency and viability of the developed instruments in a questionnaire (Saane, Sluiter, Verbeek, & Dresen, 2003). Thus, a questionnaire has to satisfy the scale refinement and validation, and for this a pilot study was conducted.

1.11.2.7 Pilot Study

Pilot study was conducted for testing the appropriateness of the research questions and methods adopted. The pilot study not only helps in selecting the appropriate data collection strategy, but also helps to check the aptness of sampling technique and the significance of the questionnaire. The pilot study was conducted with a pre designed questionnaire and data were collected from 60 online shoppers.

On the basis of findings from the pilot study, the questionnaire was further refined and this refined questionnaire was used for the final data collection. The design of the questionnaire was carefully done with the appropriate variables selected for the study. The key areas to be measured were identified and grouped under each heading. The table 1.3 shows the variables under the study and the items used to measure the variables.

Table 1.3**Variables and Measures**

Variables	Number of Statement
Consumer attitude towards online advertisement	7
Ability to recall online ads	8
Types of online advertisement	5
Modes of online advertisement	7
Content used in ads	7
Attention	4
Interest	5
Desire	5
Action	5
Influencing factors of internet advertisement	38
Reason for buying electronics online	8
Barriers to online purchase OF electronics	7

Source: Primary data

1.11.2.8 Reliability of the Questionnaire

Statistical reliability is to be verified before using research instruments. Reliability refers to the degree of dependability or consistency of a scale. The most popular method of checking reliability or internal consistency for field survey is Cronbach's Alpha. Cronbach's Alpha value of 0.60 or above is considered to be significant and value above 0.70 shows a high degree of internal consistency Cronbach, J, & E, (1995). The table 1.4 shows that the initial Cronbach's Alpha for most of the construct considered has reliability greater than 0.6, supporting further analysis.

Table 1.4

Results of Cronbach's Alpha Test for Reliability

<i>Variables</i>	<i>Cronbach's Alpha</i>	<i>N of Items</i>
Consumer attitude	0.679	7
Recall online ads	0.843	8
Types of online advertisements	0.869	5
Modes of online advertisements	0.885	7
Contents used in ads	0.876	7
Attention value of advertisements	0.832	4
Interest in customers	0.834	5
Desire in customers	0.794	5
Influence of online ads to initiate customer Action	0.822	5
Reasons for buying electronics goods online	0.872	8
Barriers to online purchase of electronics	0.878	7

*Source: Primary Data***Different Approaches to Scale Refinement and Validation**

Following are the different approaches to scale and validate the instruments:

1.11.2.9 Validity of the Instrument

Validity is the ability of an instrument to measure what it intends to measure.

1.11.2.10 Content Validity

Content validity measures to what extent the instrument covers the topic of the study. If the instrument contains a representative sample of the Universe, its content validity is good; its determinant is mainly judgemental and intuitive Shadish, Cook, & Campbel, (2002). A panel of experts can judge the validity, which is not expressed numerically. Accordingly, it ensured that the questionnaire prepared for consumers fulfil content validity.

1.11.2.11 Face Validity

Face validity is an estimate, whether the test appears to measure a certain criterion, but it does not guarantee that the test actually measures phenomena in that domain and is very close to content validity. The content validity depends upon a theoretical basis for assuming a test that it is assessing all domains of a certain criterion, meanwhile face validity relates to whether the test appears to be a good measure (N, Richard, S, Kubany, & S, 1995). This judgment is made on the face of the test, thus it can also be judged by the experts in the field.

1.11.2.12 Convergent Validity

Convergent validity evaluates to what extent the measure is correlated with the other measures which is theoretically predicted and it is one of the approaches of construct validity. Convergent validity can be assessed by comparing the measures to the measures of same concept developed through other methods to know how well the items are together. This involves empirical and theoretical support for the interpretation of the construct (Bagozzi, Y, & Philips, 1991). Constructs are theoretical or unobserved (e.g. latent variables or factors). Each item in the scale is treated as different approach to measure the construct. Accordingly, by using ‘Confirmatory Factor Analysis’ (CFA) each item in the scale is checked with the help of coefficient called ‘Bentler-Bonett fit index’ (NNFI or TLI). A scale with TLI value of 0.9 or above is an indication of strong convergent validity. The scale refinement and validation using the CFA is conducted. The present study uses CFA in various stages of scale refinement and validation. Research in social sciences and marketing disciplines has increasingly preferred this approach due to its conceptual strength.

1.11.2.13 Confirmatory Factor Analysis

In CFA, the researcher specifies the number of factors and the pattern of indicator factor loading in advance, thus the researcher must have a firm prior sense, based on past evidence and theory of the factors that exists in the data. It is applied for four major purposes, namely, psychometric evaluation of measures (interview

schedules), construct validation, testing method effects and, testing measurement in variance (across groups or populations) (Brown, 1989). CFA focuses on the relationship between observed measures or indicators (e.g. Test items, Test scores, etc.), and latent (unobserved) variables or factors and it deals specifically with measurement models. ‘Structural Equation Model’ (SEM) includes the structural model or casual path among the latent variables. Thus, it provides a quantitative method for testing, substantive theories (Raykov & Marcoulides, 2006).

1.11.2.14 Exploratory Factor Analysis

EFA approach is a conventional approach to scale refinement consists of following steps, identifying the items relevant to the particular domain from literature, designing a survey instrument to measure these items, conducting a field survey, performing EFA (frequently with varimax rotation on the item responses, to identify the major factors according to the item factor loading. It is a data-driven approach to identify the underlying factors or latent variables for a set of variables.

1.11.2.15 Checking Normality of Data Collected

It is very essential to test the normality of the data before conducting any statistical analysis as the statistical procedures and tests differ for normal data and non-normal data. In other words we use parametric test procedure for normal and distribution free methods for non-normal data. To test normality Kolmogorov-Smirnov test is used under which the following hypothesis is tested:

H₀: the given data is normal

H₁: the given data is non-normal.

If p value is less than 0.05, the study reject the normality assumption, and if p value is greater than 0.05 the data is normal.

Accordingly, first K-S test was conducted and the table 1.5 gives the result of the K-S test. The test indicates that the data is normal.

Table 1.5

Result of K-S test for Normality

<i>Variable</i>	<i>N</i>	<i>Mean</i>	<i>Standard Deviation</i>	<i>Kolmogorov-Smirnov Z</i>	<i>p value</i>
Consumer attitude	548	17.65	3.35	0.998	0.159
Recall online ads	548	28.01	5.67	1.230	0.110
Types of online advertisements	548	15.12	5.01	1.282	0.100
Modes of online advertisements	548	21.01	6.84	1.294	0.098
Contents used in ads	548	23.50	6.29	0.753	0.226
Attention value of advertisements	548	14.31	3.24	0.948	0.172
Interest in customers	548	17.92	3.88	1.523	0.064
Desire in customers	548	14.84	3.09	1.308	0.096
Initiate customer Action	548	17.22	4.15	0.843	0.200
Reasons	548	30.05	6.08	0.664	0.254
Barriers	548	24.11	6.12	1.541	0.062

Source: Calculated

Accordingly before conducting the SEM, K-S test has been performed and the result of the test is given in the table 1.5. The p-value for all the variables is greater than 0.05 and it can be concluded that the data are normal.

1.12 Tools for Data Analysis

The data are analyzed IBM SPSS 20 software and the statistical tools employed include Mean, Standard Deviation, Coefficient of Variance, Percentages, Mean Percentage Score, One-Sample T-Test, One way ANOVA, Post Hoc Tests, Confirmatory Factor Analysis and Structural Equation Modelling and Compound Annual Growth Rate.

1.13 Limitations of the Study

The following are the limitations of the present study

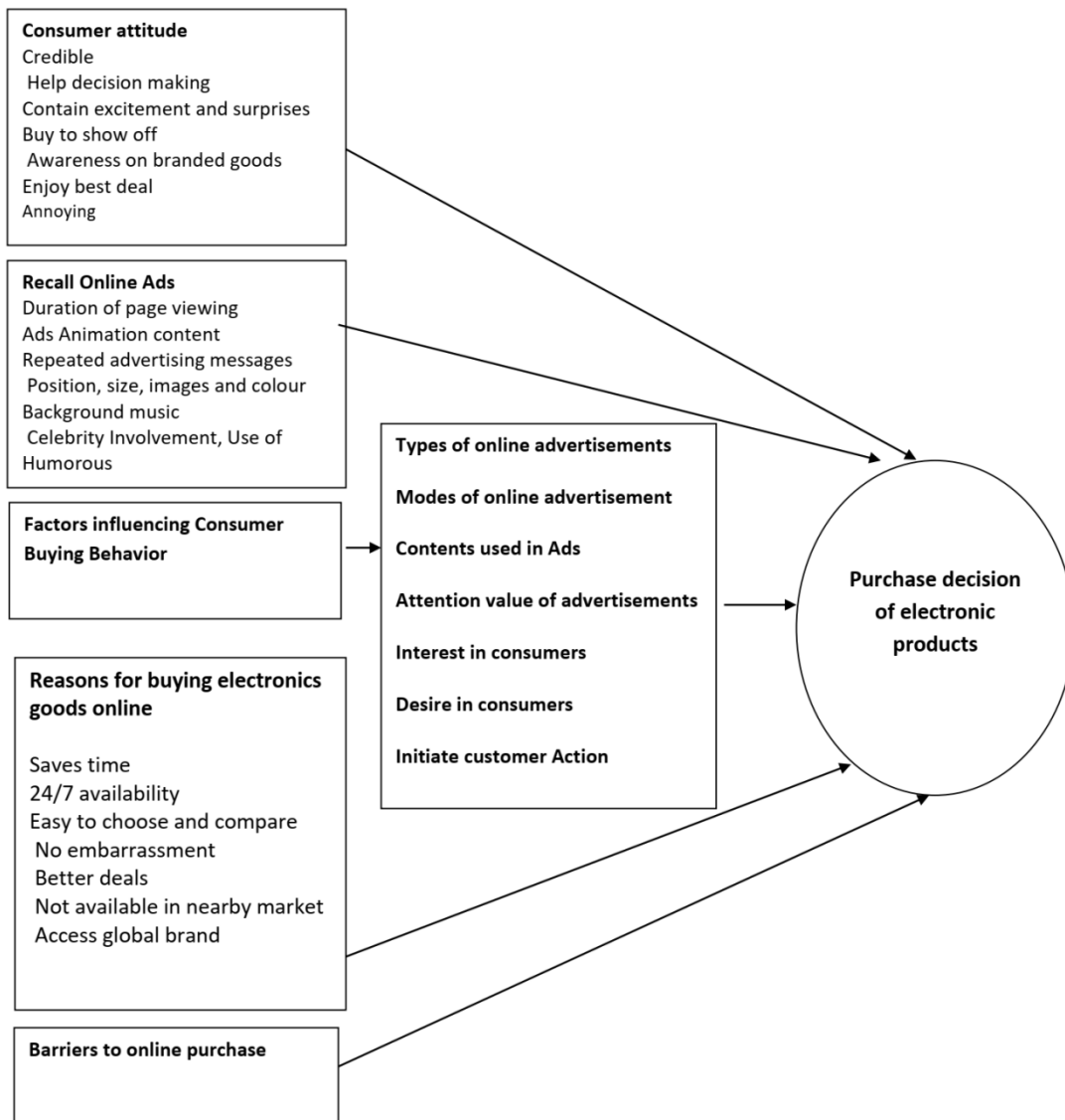
1. As the primary data is collected using questionnaire response bias may influence the results.
2. As the study is based on the information provided by the respondents, there are chances of them with holding the real situation.
3. The study is confined to limited electronic products like mobile phone, mobile accessories, laptops, computers, ipad, wearable watches, and Television. Other items may not be generalised.
4. As the study is confined to Kerala, there is limitation for the generalization about the entire country.

1.14 Conceptual Frame work

With the advancement of internet, Web has become the most preferred medium for the business firms to promote their products and services. The modern business world has become digitalized and people prefer to buy stuff online, which is easier, faster and considered more convenient than the traditional model Dwivedi et al., (2021). Hence the present study is framed to cover the major dimensions of online advertisements like the consumer's attitude towards online advertisement of electronics, ability of online advertisements to recall online ads, factors influencing the consumer buying behaviour towards electronics and also on the reasons to buy electronic goods online. The study also focuses on the barriers to online purchase of electronic goods. Conceptual frame work of the study is given in the figure 1.4.

Figure 1.4

Conceptual frame work



1.15 Chapter Design of the Report

Chapter I - 'Introduction' explains the brief history of internet advertising, research problem, objectives of the study and hypotheses framed for the study. It also explains the scope of the study, the methodology adopted by the researcher for the collection and analysis of data and the limitations of the study.

Chapter II - 'Review of Literature' shows the details of earlier studies conducted in the areas like factors affecting the internet advertisement, factors affecting the consumer behaviour, the reasons for purchase of goods electronically etc.

Chapter III - 'Internet Advertising in India – An Over View' discusses the theoretical background of the study. It involves the selected definitions of various concepts used in the study and explains the details of variables used to measure the concepts. The chapter also shows the details of various advertising models developed by different researchers.

Chapter IV - 'Consumer Buying Behaviour towards Electronic Goods' constitute the core of the forth chapter. The details like various consumer behaviour models, consumer decision making process, factors influencing the online shopping behaviour of consumers are shown in this chapter.

Chapter V - 'Consumer Attitude towards Online Advertisements of Electronics and Ability to Recall Online Ads' attempts to identify the major factor that contribute to the Consumer attitude and also try to find the ability of online advertisements to recall online ads . The chapter also explains the general profile of the consumers and their internet usage related details.

Chapter VI - 'Consumer Buying Behaviour' measures the consumer buying behaviour in different customer groups. The chapter discuss on the variables considered while analysing the primary data collected from the consumers. It also shows the major factors that have significant influence in measuring consumer buying behaviour towards online purchase of electronics.

Chapter VII - deals with '**Reasons for Buying Electronic Goods Online and Barriers to Online Purchase of Electronics**'. The chapter discuss on the variables considered while analysing the primary data collected from the consumers.

Chapter VIII - The last chapter shows the **Summary, findings, suggestions, conclusion** of the study and scope for further studies.

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CHAPTER 2

REVIEW OF LITERATURE

-
- 2.1 *Introduction*
 - 2.2 *Internet Advertising*
 - 2.3 *Consumer Buying Behaviour*
 - 2.4 *Conclusion and Research Gap*

2.1 Introduction

This chapter makes an exhaustive review of methodological studies conducted by individual researchers related with internet advertising. The review is represented in two sections: Internet advertising and consumer buying behaviour. This help the researcher to get acquainted with the research concept and help in giving guidelines in selecting proper research methodology and also to identify the research gap in the existing literature. Various articles, books and thesis related to the problem area were reviewed by the researcher to identify the research gap.

2.2 Internet Advertising

Martini & Widaningsih (2015) conducted a study on the Impact of Online Advertising on Adolescents' on the attitudes of people in Indonesia The study's main goal was to figure out and assess how online advertising has influenced adolescent attitudes in Indonesia. The method used was descriptive research, which was combined with simple regression analysis. Adolescents who utilise the internet were the study's source or population. This study shows that internet advertising has a significant impact on adolescent online attitudes in Indonesia. Adolescents' online attitudes are positively influenced by the value or worth of advertising, the dignity of the product, and price perception. From the study it was found out that the broad guidelines never created a lasting impact on the adolescence and trust as a factor contributed negatively towards online attitude of the adolescence.

Ayarekar (2015) conducted a study on Impact and effectiveness of social media advertising on young working women's buying behaviour with reference to consumer electronics – A study of selected cities in Maharashtra and Gujarat. The main objective of the study is to identify the Social Media Usage by young working women in different cities and to study the impact of social media advertising on the buying behaviour of young working women for consumer electronics. Quantitative and Qualitative research approaches have been used for the purpose of this research. Random Sampling technique has been used for this study. It has been revealed from the study that in Surat, Consumer Buying Behaviour, Complex buying behaviour,

Habitual buying behaviour, Dissonance and Variety - Seeking buying behaviour are the factors of buying behaviour which are significantly impacted by Social media advertising.

Harshini(2015) conducted a study on Influence of Social Media Ads on Consumer's Purchase Intention. The Social media is changing traditional marketing communication. Consumers are increasingly using social media to search for information and turning away from traditional media such as television, magazines, radio. The objective is to find the influence of Social media advertisements on Consumer's Purchase Intention. This study highlights the characteristics of online ads and its influence on intention to purchase. Though the general notion of effectiveness exists with online advertisements it remains a requirement that efforts should be taken to add more utility and effectiveness into it by the appropriate addition of unique features. The common features of social media advertisements that influence consumers purchase intention are Information, Interactivity, Entertainment and Credibility.

Mathew et al (2013) delve into the details of enquiring and understanding the influence of online advertising on consumers in Maiduguri Metropolis. The objective of the study was to find out the disposition of consumers towards web advertising. This study also try to analyse the way web advertising influence the consumers To find out whether web advertising has any influence on consumers and to find out the challenges consumers encountered while purchasing products and services seen advertised on the web. A survey research method was adapted for this study. Structured questionnaire was used to gather data from respondents. One hundred and fifty questionnaires were randomly distributed to respondents the questionnaires were then analyzed using frequency and simple percentage. The study exposed the challenges customers encounter while purchasing what is seen advertised on the web and these include; damaged and fraud products be provided instead of advertised one lack of proper internet network ,promised level of service not been kept and not reliable electricity supply. The study then concluded that the influence of web advertising on consumers over other forms of advertising would

continue to increase, because of its' interactive nature. Web advertising is actually providing a global platform to companies that advertised on it.

Chaubey et al (2013) conducted a study to find out the consumer attitude towards online advertising. The study was to find out the ability of online advertising of product in building the recalling ability of customers and influencing the purchase pattern. A quantitative approach was used to collect data from over 1000 respondents. The respondents were filtered and 413 (41 percent) respondents were selected on the basis of the predefined parameters. Several other factors along with their effectiveness were examined. The results revealed that the customers are able to recall online ads when animated advertisement and Banner plain text are used. The study was concluded with the finding that advertisers should project their product or service on the basis of the needs and wants of the consumers. Among the various modes of online advertisement like Banner advertisement, pop-up advertisement floating advertisement and music advertisements are not as helpful as embedded video advertisement.

Manchanda et al (2006) conducted a study on The Effect of Banner Advertising on Internet Purchasing. The main objective was to find out if Banner advertisement affects the purchasing pattern on the internet. Semi parametric survival model was used investigate the purchase behaviour of customers who are exposed to banner advertising by the website. A unique dataset was used to investigate the effects of banner advertising on the weekly purchase probability of existing customers. It was found out from the study that banner advertising does affect purchase probabilities. Hence the banner advertisement acts as a brand building tool or a reminder. The findings also show that exposure to banner advertising on more (unique) websites and web pages has a slightly larger effect on the individual purchase probabilities.

Saeed et al (2013) conducted a study on Consumer's Attitude towards Internet Advertising in Pakistan. The main purpose of the study was to examine and explore the attitudes of consumers towards internet advertisement. Convenience sample was used to collect the data. Regression and correlation techniques were used for analysis in this study. Results of the study shows that some consumers are having

positive attitude towards internet advertising and some are having negative attitude towards internet advertising in Pakistan.

Mishra (2012) conducted a study on measuring Internet User's attitude towards Internet Advertising. The objective of this paper is to measure the attitude of the Internet users towards Internet advertising. The study also tries to explore the factors that affect the attitude of the Internet users towards online advertising. The data for this paper were collected through the conduct of a primary study and through the analysis of available secondary sources. The attitude of the Internet users towards online advertising was measured using the Fishbein attitude model. From the study it was found that current target audience of the online advertising is relatively small due to its low level of awareness but, this should not be underestimated. There is good potential for introducing both online and offline advertising as the penetration of Internet is growing day by day. It was concluded that presently Internet users don't have a positive attitude towards Internet advertising. It does not mean that the organizations should ignore Internet as a medium of advertising.

Schlosser et al(1999) conducted a study on Survey of Internet Users' Attitudes toward Internet Advertising. The objective of the study was to find out the attitude of customers towards Internet advertising and to compare demographically similar samples' perceptions of advertising in general. The survey was conducted via a computer-assisted telephone interviewing (CATI) system. Prospective respondents were called back up to three times if they could not be reached initially. The results indicated that respondents are approximately equally divided in their perceptions of liking and disliking internet advertisement .A regression analysis indicated that participants' attitudes toward internet advertisements were formed by looking at advertisements on internet , its informativeness, and its utility for making purchase decisions.

Hasan & Ph (2008) conducted a study on Factors Affecting Online Purchasing Behaviour. The study examined the relationship between consumer personality and cultural dimensions to that of purchasing behaviour through cyber advertising. Krugman's Low Involvement theory and Hofstede's Cultural Dimensions were

incorporated in the study. In this study an attempt has been made to understand the online purchasing behaviour of consumers in country, the amount that they had spent on online purchasing, the frequency of their online purchasing activities and the products that they had purchased. This finding suggests that online purchasing is fast emerging as an important media choice for certain products/ services. The result also implies that the Internet is medium better suited for high involvement products/ services especially in the Informative category. This further suggests that cyber advertising will be able to fulfil consumers' information needs. While the percentage of online shoppers are still very low, however as the growth rate of Internet users in Malaysia increased, there is a possibility of the increase in online purchasing. Coupled this with the improvement in the infrastructure, certainly online consumers will show an increase in numbers.

Khan M.S. & Pal Shilpi(2014) conducted a study Role and Significance of Online Advertising with Reference to India. The main objective of the study is to find out current role and significance of online ads with reference to India and to find out the awareness and acceptance of online ads among internet users. This paper showed several strategies and data which can be used by Internet Advertising Company or organization to develop the growth and stability through internet which can attain huge customers for their product and services. Online advertising is the best tool to come in front of customer as people are now more technological and connected with internet throughout and accepting the mode of fulfilling their needs and demand through internet by ordering online orders on e-commerce place like flip kart, snap deal, amazon.com, Myntra etc. In this fast scenario, people are so busy that they have no time to watch TV , listen to radio so much, reading ads on newspapers but they somehow always in touch with internet either they are student, working ,researchers, doctors etc. so they can see ads very easily on internet. Therefore, online advertiser can grasp this opportunity and can do business profitable through customer satisfaction.

Seyed Rajab Nikhashemi (2013) conducted a study on The Effectiveness of E- Advertisement towards Customer Purchase Intention: Malaysian Perspective. The

primary objective of this study was to examine the effectiveness of E-advertisement on customer purchase intention. This study also examined the effect of mediating and moderating demography factors on customer purchase intention in Malaysia. Data from 570 respondents with previous experience on online purchasing products and services were collected. To do so, SPSS 19 was applied to analyse the collected data. From the study it was found out that service quality, social network and brand recognition highly influence customers' perception toward web-based advertisement. Besides, the results of this study showed that the demography factors cannot mediate the customer perception toward advertisement nor the effectiveness of E-advertisement toward customer purchase intention.

Gong, Wen; Maddox, Lynda M.: Stump(2012) conducted a comparative study on Online Shopping and people's attitude towards it: A Comparison of Online Consumers in China and the US. The focus of this study is to examine whether online consumers in China and the US share similar attitudes with regard to online shopping. For this survey a sum total of 503 Chinese consumers participated in a nationwide Internet survey in China and the results got from the study were compared to the data revealed by Pew Internet & American Life Project. It was concluded during the study that there existed a difference of perception between Chinese and American consumers regarding the relative advantage, ease of use, and risk of shopping on the Internet.

Moftah et al(2012) conducted a study highlighting the limitations associated with e-commerce transaction in Libya and proposes relevant steps to be taken towards overcoming these constrains. This form of business transaction strategy offers many opportunities for growth in business and marketing services in various aspects. Online shopping is an intermediary between sellers and the end users of the product. Nature of online transaction in Libya is constrained by instability resulting from insecurity, unprotected transaction as well as trust. The demand for online shopping will increase, if the barriers associated with insecurity, trust and customer's protection are tackled.

S. Kumar & Maan(2014)analysed the different issue of online shopping. The goal of this study is to give a theoretical contribution to understanding the current state of online purchasing and to investigate the elements that influence it. The Study provides insights into consumers' online shopping behaviours and preferences. Moreover, paper also identify the hurdles that customers' face when they want to adopt internet shopping as their main shopping medium. The research is a descriptive study based on previous studies. The findings reveal that online shopping provides consumers with the most convenience. Consumer attitudes regarding online purchasing are influenced by convenience, immediate possession, information seeking, social connection, and diversity. The major problem related with online shopping is it not possible to test the product, problems with complaints, product return and misuse of personal data.

Y. Lim et al (2010)The study analysed the liking of young consumers towards online advertising, the usage of internet and how the young mind takes online advertising concerning its approach. It also went in for a serious analysis of effectiveness and the pattern of purchase that gets exhibited by the consumers. An evaluation as to how the liking was existing towards traditional and modern means of online advertising was evaluated. The study proved the idea that young people had a liking towards online advertising and that they are moderate users of it. The ability to recall half of the brand names seen on internet was a commendable quality that got exhibited. But the data proved that at least half of them still prefer traditional advertising media and their propensity to buy online is very low.

Sandberg et al (2011) the aims of this study is to discuss children's potential and actual exposure to Internet advertisements and how the teens perceive the exposure, Eye movements of these teenagers were measured while surfing the Internet for 15 minutes. The results suggest that teenagers are exposed to 10% of all the potential advertisements, but they are mainly unaware of this actual exposure. Food advertisements had the highest impact in this study. Our research also indicates substantial gender differences in actual exposure to advertising. Boys are exposed

between 30% and 60% more to advertisements in some categories (gambling, ad links, lifestyle, and recreation) than girls.

Aqsa & Kartini (2015) aims to analyse and test the effect of online advertising on consumer attitudes and the interest to purchase online. The rapid development of technology brings about a tremendous increase in the Internet users. This is supported by the ease of internet users access the internet either through a PC, laptop, mobile phones, tablets and other media. A survey was conducted on students of Internet users in the city of Makassar. The students of public and private universities in the city of Makassar were used for the study. The method used was a quantitative analysis using the technique of purposive sampling method with a sample of 340 people. Testing this hypothesis using structural equation modelling (SEM). The results showed that online advertising has an influence on consumer buying behaviour.

Anusha (2019) conducted a study on Effectiveness of Online Advertising. The purpose of the study is to find out most effective media of advertisement, to explore the difference between online advertising and traditional form of advertising and to find out the reasons for preferring on line advertisement. The study reveals that the most effective media of advertising is online advertising. Online advertisements provides an easy and faster awareness about companies and it also facilitates an easy mode of distributing information ,easiness in focussing on specific consumers and opens up a free line of approach towards consumers and there by a massive reduction in the cost. The main problem related to this is the interference of online advertisements in the work of people and the fear of falling prey to online advertising fraud and malpractice. As the general trend of searching and finding products on the web turns out to be a usual process more and more readers would start using and approaching online sites for purchase.

Sharma et al (2014) focused on understanding the online buying behaviour of consumers in India. The study also put in an effort to gather information about the possibility of improvement that exist in online shopping website. The objective of the study is intended to help marketing professionals with valuable information to

develop and enhance the marketing strategies and thereby increase online shopping in Indian market. The process of evaluation relied on using Convenience sampling coupled up with simple charting and tabulation tools to evaluate and analyse the mannerism of the respondents for online shopping. The current study is descriptive in nature and it has made an attempt to understand the behaviour of Indian consumers towards online shopping. From the study it is found out that there is huge scope of web-stores in various areas and in almost all the segments. The young population is the biggest attraction of this industry and they may contribute substantially to the growth of online shopping in India. The maximum number of users who utilised the internet space are youngsters and hence larger section of goods that were ordered remain confined to this age group,. It is also found out from the study that many people (approx. 21 percent of sample) has shown fear of unsecured transactions in online payment therefore the e-stores specifically mention about the security of transactions of their e-stores which will increase the faith of customers for online shopping.

Mb & Iti (2015) the concept that was analysed was the impact of online advertisements on purchase decision of mobile phone in Kenya, concentrating on the students of the University of Nairobi. The mode of analysis was stratified random sampling to select and analyse a sample of 100 respondents. The data collected was analysed using descriptive statistics including logistic regression. The findings revealed that though the influence was low there was a high level of recommendation made towards purchase. The study also brought forward a high level of brand awareness as there was a wide reach of internet advertising campaigns by mobile phone advertisers. The recommendation was to conduct and develop more techniques of marketing by conducting more research and by accommodating more variables of study in order to improve their online campaigns and increase direct purchases.

Pikas & Sorrentino(2014) conducted a survey to see how shoppers felt about online advertising on big social media sites like Facebook, YouTube, and Twitter. There were also measures done to see if there was a gender difference in consumer

receptivity to internet advertising on these sites. The questionnaire was conducted randomly and anonymously in order to get an unbiased and representative sample. From the population, a sample of 388 useable responses were completed of which 64.4% were female and 36.6% were male. The majority of respondents said they aren't interested in seeing advertisements on their favourite social media platforms. In fact, the majority of people are irritated by web advertisements in general. After putting Permission Marketing theories to the test, it appears that providing consumers the option of viewing online commercials has minimal impact on the effectiveness of the ads in general. The majority of respondents responded that they are unlikely to willingly share information with firms.

Srivastava et al(2014) attempted to identify the attitude and perception towards online advertisement among students and young professionals; identify the factors that constitute online purchasing behaviour. The sampling procedure used was convenience sampling, as in questionnaire were administered through different online platforms. From the study it is found that frequency of checking online ads does not directly affected a purchase. However, online ads are effective as awareness or branding tool and also play a part in reinforcing Web users' purchase decisions. Finally, online advertisements were also perceived to be annoying. The respondents believe time is wasted due to online advertisements and they want there must be a way to block online advertisements.

Srivastava et al(2014) explored Consumer Perception towards Online Advertisement. The study used systematic approach to find solution to the research problem. Under this study primary data is collected through questionnaire which is filled by fifty sample respondents from students at college level. The sampling procedure used was convenience sampling. 80% of the respondents are aware about the advertisements presented through internet. Sometimes, online advertisement cause disturbance to the internet users. Most of the respondents agree that price of product in online advertisement is economical. Respondents feel that online advertisement is an effective medium for purchasing a product. Online advertisement saves the time of an individual in selecting the required product. Online advertisements almost

influence the respondents in purchasing a product. Electronic products are the mostly purchased products with the influence of online advertisement.

Jun & Jaafar(2011) in this evaluation an assumed or perceived denominations of usability, privacy, security, after sales service, marketing combinations or mix and reputations were used. The process of study had the primary data source been used for analysis and also utilisation of survey method. the study however proved and confirmed the relationship that existed between the perceived marketing mix ,usability, privacy, security, after sales service, reputation, and consumers preference towards online advertising in China. But higher priority was given to Marketing mix and reputation in deciding the buying decisions of consumers. These findings greatly help in decision making as a generalisation of the population may be incorporated on the basis of the study.

Subha(2018) conducted a study consumer awareness, customer perception and satisfaction towards on- line purchase. The collected data has been subjected to analyses by Percentage analysis and Chi-Square analysis. It remains a fact that online advertisement is very much common in the outside world but still when being compared the Indian market still remain at a nascent stage in the case of online advertisements.. The exclusive benefit of online shopping customers, it provides the 24 x7 hours a day shopping facility. The main factor of increasing online shopping in India is the increasing number of computer operators and easy availability of internet and Wi-Fi facility to the people of India. The increasing trend of computer's education is directly proportional to increases in online shopping. The present study brings forth the idea about Indian consumers towards online advertisement. The study however remains descriptive in nature. The concept of great opportunity for online advertisement to flourish in India gets projected in the study. The attitude of consumers however remains positive towards the concept and the online advertisements also facilitate comparative shopping by saving time and money of consumers.

Siew Peng et al(2014)The study examined independent variables of materialism, hedonic, informative with dependant variables of attitude of consumers including

feeling towards online advertising, perception and feeling. A detailed analysis into desire of people, interest, awareness and intention of purchase towards online products were also studied in detail. In this study Statistical Packages for Social Science (SPSS) version 20.0 were used to analyse the questionnaires. From the study it was found out that expects credibility all other variables are significantly related to consumers' attitude towards online advertising. The reality of informative having an upper hand over other variables was proved in the study. The relationship of buying attitude and informational responses was also proved in the detailed evaluation. As there is a massive increase in the number of internet users it remains a demanding concern on part of advertisers to have clarity about attitude of consumers so that alterations can be made and implementations can be executed on the analysed basis to have an impact on the responses.

B. Chandra et al (2012) tried to Investigate Attitude towards Online Advertising on Social Media. In the present study, Ducoffe (1995) dimensions for assessing the value of advertising have been used to investigate the attitude towards online advertising in social media. Through an email invitation, respondents were send hypertext link of an online survey and 100 respondents replied. SPSS-19 software has been used for the purpose of analysing the responses gathered. From the study it was found that active Internet Users among urban cities is phenomenal. Moreover, Communication through user-centric social media such as Face book, Twitter, LinkedIn and You Tube is prospering and gaining momentum. The growth of social media is chiefly attributed to the desires for connectedness, social interaction, entertainment, convenience, information and in some cases professional advancement. Moreover the frequent browsers hold favourable attitude for online advertisement due to the fact that it supports purchasing decisions and results in lower price products.

Muhammad Umar Sultan and MD Nasir Uddin(2011) examined consumer attitude toward online shopping. The prime purpose of the research is to identify and analyse the factors influencing consumers to shop online and to analyse who are online shoppers in terms of demography. For analysing of the data 5 point likert scale was

used. Findings indicated that among the four factors selected for this research the most attractive and influencing factor for online shoppers in Gotland is Website Design/Features, following convenience the second most influencing and thirdly time saving. Results have also showed that security is of important concern among online shoppers in Gotland. The research has also found that there are some other factors which influence online shoppers including, less price, discount, feedback from previous customers and quality of product. And with regard to the factors analyse who are online shoppers in terms of demography, age and attitudes towards online shopping has showed that elderly people are not so keen to shop online. Whereas for education it is concluded that higher education makes online shopping less attractive.

Kalia & Mishra, (2016) tried to understand to what extent the online advertising is beneficial. A survey method was used for collecting the data and questionnaire was used as a tool for conducting a survey among 500 respondents. The main purpose of the study was to find out what type of online advertisements consumer notices on popular websites; Are online advertisements placed at top of homepage and big and flashy really attracts consumers. The result show that majority of people do opt for online advertising but prefer ecommerce sites for buying as compared to web portals and company website. In comparison to movable and immovable ads, respondents prefer movable advertisements that include visuals, music, graphics and animations. According to a study on online ad placement on websites, adverts placed above the masthead and on the right side of the homepage draw the most attention. Though various types of internet advertisements appear on the website but respondents prefer rectangular banner advertisements followed by skyscraper ads that are in vertical format.

Y. J. Lim et al(2016) the relationship between subjective norm, perceived usefulness, and online shopping behaviour was explored, and it was found to be mediated by purchase intention. University students between the ages of 18 and 34 who are currently enrolled at University Malaysia Perlis were chosen as the study's subjects. SPSS version 18.0 and AMOS version 16.0 were used to analyse the data

collected. Structural Equation Modeling (SEM) is used to look at how well the models fit together and to evaluate hypotheses. From the study it was found out that the connection between purchase intention and online shopping behaviour showed the strongest relationship. The result implied that university students' purchase intention was influenced by perception of the families, friends and media. This research has shown an increased explanatory power of the purchase intention and online shopping behaviour. As with any studies, there are some drawbacks in this research such as the sample chosen was limited to university students with higher education background.

M. Singh et al (2015) explores how consumers view the Internet as a channel for advertising. It investigates respondents' perceptions and attitudes concerning main issues affecting online advertising. To analyse and compare the primary findings as well as the application of the research papers, qualitative methodologies were used. The results of this study reveal that a variety of characteristics, including entertainment, information, usability, trust, and legitimacy, have a major impact on consumers' perceptions of internet advertising. These findings were in line with previous research findings. Information was found to be favourably connected to attitudes toward online advertising by all of the researchers. The primary motivation for customers to click on and read web advertisements is to obtain information. As a result, searching for information is critical in the customer decision-making process.

Case et al(2001) conducted a study on Drivers of On-Line Purchasing Among U.S. University Students. In this study attention has been directed to one of the most wired and prolific groups of Internet users, university students. Results of online survey data collected from 425 undergraduate and MBA students suggest that Internet knowledge, income, and education level are especially powerful predictors of Internet purchases among university students. The findings indicate that e-tailers and other online vendors are likely to achieve the greatest payoff from building relationships with upper division and graduate students with above average levels of disposable income and Internet knowledge.

Rajalakshmi & Purusothaman (2016) explored the impact of online advertising on consumer attitude towards the purchase of electronic gadgets using structural equation modeling approach. The research followed descriptive research design, in order to describe the attitude and characteristics of the online consumers towards purchasing the electronic gadgets. The Primary and secondary data have been collected through survey method of data collection. The recent research indicates the majority of proportion of the Indian online shoppers do the purchase of electronic gadgets and accessories, then travel tickets and movie tickets purchase. The correlation analysis and structural equation modeling (SEM) tools used in this research confirmed that there is a strong relationship between the components of online advertisement characteristics and consumer attitude towards purchase of electronic gadgets.

Nihel(2013)conducted a study on the Effectiveness of Internet Advertising through Memorization and Click on a Banner. The development of the Internet tool was accompanied by a business turnaround which has deep effects on the rules of marketing and particularly the company-customers relationships. The study try to find out to what extent the internet communication is effective. In this research, efficiency is studied through two indicators: the advertising memorization and the click on the banner advertising. The empirical study was conducted on a sample of 200 Internet users. The statistical analysis used is descriptive analysis and logistic regression. The main empirical results show that memory is largely affected by the location in the screen, size and animated banner advertising. As for the "click", it is related to the colours used in the banner, size and clarity of the message

Kannaiah(2015) conducted a study on consumer's perception on online shopping. This study focuses on students' attitudes on online buying and their online shopping product preferences. The study is explorative as well as comparative in nature. A direct survey was used to collect the data for this study. The study reveals that mostly the youngsters are attached to the online shopping and hence the elder people don't use online shopping much as compared to the younger ones. The study highlights the fact that the youngsters between the age of 20-25 are mostly poised to

use the online shopping. From the study it was found out that various factors of online purchase are reduced price, security of the product, Guarantees and Warrantees, reputation of the company, privacy of the information.

Avadhesh(2017) studied Customer Preference towards Online Shopping. Consumers now prefer to shop products online over conventional methods of shopping in stores. The goal of this study is to discover the important characteristics that influence consumers' online purchasing behaviour and to uncover the determinants of customers' online buy intent. This method used convenience sampling to determine customer preferences for internet purchasing. The data collected were further analysed by using statistical tools like percentages, T test and Chi-square test. As per the data and Research shows, People of Bikaner likes to do online shopping while facing some problem. As per their experience and response, problems are not so big so they are enjoying the online Shopping. Now days, people of Bikaner are spending more amount in comparison to last few years that shows the bright future of E-Commerce.

Challa & Rajasekhar(2017) carried out a study on customer satisfaction with online shopping, with a focus on Pollachi. The main purpose of the study is to analysis the customer's satisfaction of teenage groups towards online shopping and to understand the online shopping behaviour of teenage groups. Respondents were selected through convenient sampling method. To analyse the socio economic factors simple percentage method adopted, and Chi square test used to analyse the level of satisfaction of the online consumers. On the basis of the present study the researcher concludes that, online customers are highly satisfied with the various facilities of online shopping. Particularly the online consumers satisfied and feel that online shopping saves time and money, quality of the product and mode of payment. This research explicitly indicates that online marketer should give more importance on expenses and after sales service.

Kanupriya & Kaur(2016) established a preliminary assessment, evaluation and understanding of the characteristics of online shopping. An effort has been made to investigate online consumer behaviour, to know the kind of goods they purchase

online and to know the problems they face during online shopping. For data analysis, percentage analysis, simple charting and tabulation tools are used to understand the behaviour of the respondents for online shopping. From the study it was found out that more consumers are indulging into internet shopping as seen by the research because of the value proposition it offers to a customer such as convenience, 24x7 shopping and doorstep delivery. The main motivating factor seen during the research was the convenience and customer service which drives the people to online shopping. As a result today they are buying airline and railway tickets, books, home appliances, electronic gadgets, movie tickets, etc by logging on to a web site, than driving up to a store.

Nayyar & Gupta(2011)for the purposes of this study, Technology Acceptance Model (TAM) was built that integrates consumer demographic parameters and perceived risk, as well as other TAM variables, to explain why people tolerate online purchasing.. The aim of this research is to provide a view of the various demographic and psychographic factors influencing consumer's willingness to purchase online. The findings of this study have revealed a higher number of male internet shoppers than females. Men adopt computer technology much faster than females. In comparison to females, males are more prone to participate in internet activities predominantly emailing, information search or downloading and purchasing activities. Females exhibit a higher degree of computer nervousness and techno stress than males. Age has also been found to have an influence on internet retailing adoption. Education has not shown any significant association to internet retailing. It indicates that online retailing is not the most appealing and convenient means of shopping amongst internet users in India. Annual household income affects internet retailing adoption. Higher income motivates more purchasing.

Kalia & Mishra(2016) measured the impact of online advertisement on consumers. In the present generation, advertisers are looking for major break to go beyond traditional offline advertisements as a result of which the goal of advertisers is to make their ads more involving. The goal of this study paper is to look at different types of online advertising and see how they influence consumers' purchasing

decisions. Online advertising, on the other hand, is significantly less expensive, reaches a much larger audience, and will almost certainly result in a higher profit margin than traditional advertising. One disadvantage of using the Internet to advertise is that your marketing materials are instantly available for anyone in the world to duplicate, regardless of the legal implications. Trademarks, logos, and images can all be copied and used for commercial purposes.

Jerome et al(2012) examine the impact of online advertising features on purchase intentions. Three features of online advertising are discussed and examined – *Multimedia*, *Pictures*, and *Content* – based on an empirical study involving a survey of 150 sample size. The dataset underwent a statistical analysis; i.e., structural equation modeling (SEM). Findings reveal that features of online advertising do generate positive influence on purchase intentions. Results further reveal that the *Pictures* feature generates the highest possibility of consumers' purchase intentions. Marketers will find these results useful as they can be used to maximize the impact of advertising efforts to generate purchase intentions.

Babu, n.d (2013.) explored the attitude towards internet advertising in Chennai city. The study has undertaken with the objectives of finding the demographic variables using internet and to know the place and purpose of using the internet and to and examine attitude towards internet advertising. Chi – Square test is used to test the relationship between demographic factors and attitude towards internet Advertising. The study shows that only matured demographic are using the internet. The chi-square test also shows the significant relationship between demographic factors and attitude towards internet advertising so in general from this study we may conclude that majority of them are having the positive attitude about internet advertising.

Rajalakshmi & Purusothaman(2016) attempted to explore the impact of online advertising on consumer attitude towards the purchase of electronic gadgets using structural equation modelling approach. The research followed descriptive research design, in order to describe the attitude and characteristics of the online consumers towards purchasing the electronic gadgets. The recent research indicates that the majority of proportion of the Indian online shoppers does the purchase of electronic

gadgets and accessories then travel tickets and movie tickets purchase. The correlation analysis and structural equation modeling (SEM) tools used in this research confirmed that there is a strong relationship between the components of online advertisement characteristics and consumer attitude.

Ben Brahim(2016) focused on the determinants of online advertising and the role of the mediating variable “attitude towards online advertising” in the relationship between perceived advertising value and consumer purchase intent. Structural equation models (SEM) was used in the study .The variables used in the study are advertising value, entertainment, informativeness, credibility, attitude toward advertising and purchase intent. The results show that online advertising value depends positively on its informativeness, credibility and entertainment value. They also indicate that credibility and online advertising value affect consumers’ attitude towards this type of advertising. Finally, we show that attitude plays a mediating role between perceived advertising value and purchase intent.

Lukka & James(2014) provide insight on attitudes towards Facebook advertising. In order to figure out the attitudes towards Facebook advertising, a snowball survey was executed among Facebook users by spreading a link to the survey. This research was executed with the help of factor analysis and cluster analysis, after which Chi square test was used. Factor analysis was used to find relations between variables that the survey data generated. The factor analysis resulted in 12 factors that were put in a cluster analysis to find different kinds of groups. Surprisingly the cluster analysis enabled the finding of three groups with different interests and different attitudes towards Facebook advertising. These clusters were analyzed and compared. One group was clearly negative, tending to block and avoid advertisements. Second group was with more neutral attitude towards advertising, and more carefree internet using. They did not have blocking software in use and they like to participate in activities more often. The third group had positive attitude towards advertising.

Aziz & Ariffin(2010) explored Consumers Attitude towards Web Advertising and its Influence on Web Ad Usage. The main objective of this study is to identify the major components of web ad beliefs as perceived by web user and to determine the

factor of web ad beliefs that influence the activity of click on web ad, pay close attention towards web ad and ignore the web ad. The survey instrument is questionnaires consisting of several statements designed to measure the participants' beliefs about, and attitudes towards, web advertising such as banner advertising, and pop ups, which are some of the most common forms of web advertising. From the results, we can consider that Malaysian Internet users or consumers are responsive to advertising and that they have a positive and negative perception of web advertising. Such as, they perceive web advertising as portraying too much sex. However, they still formed positive beliefs on web advertising such as for retrieving up-to-date information about products available in the marketplace and that web advertising is a convenient source of good information. Moreover, they have a positive attitude concerning web ads being a good thing to look at.

Kim et al(2004) focuses on various factors affecting online search intention which has been found to be a key predictor of online purchase intention. Data were collected from a sample consisting of mostly young adults with familiarity of computer use and online shopping experience. A structural equation model was employed to test hypotheses. According to the findings, utilitarian value of Internet information search, hedonic value of Internet information search, perceived benefits of Internet shopping, perceived risk of Internet shopping, and Internet purchase experience predicted online search intention well. The findings also showed that online search intention positively affects online purchase intention.

Nabil Iblasi et al(2016) investigated the impact of Social Media as a marketing tool on Purchasing Decisions. Social media is an important communication tool that people use to connect to other people or organization. People use social media to share their experiences, reviews, information, advice, warnings, tips and/or any kind of issues that are interesting to their “connection” or friends. That information is a helpful source, which may influence consumer's decision-making. In this study the researchers collected the information from SAMSUNG customers by designing a questionnaire according to the goals and hypotheses. The questionnaire was distributed to a sample of (93) in 3 branches of SAMSUNG Company. The results

showed that all members of the study sample with different percentages spend long time using social media websites which indicates that these websites are a fertile and rich place to practice E marketing and to influence the consumers purchasing decisions.

Vijayalakshmi & Mahalakshmi (2013) attempts to understand the decision-making process of buyers, both individually and in groups. This study also tries to assess influences on the consumer from groups such as family, friends, reference groups, and society in general. This empirical study contributes to a vital comprehension of the impact of dissimilar factors on consumer buying behaviours. The factors that are affecting the consumer behaviour in electronic home appliances markets in India have been taken as the empirical study of this research. The key findings of the study designates that the overall set of independent variables was weakly associated with the dependent variable. On the other hand, the profound analysis found that social factors, physical factors, and marketing mix elements were strongly associated with the buying behaviours of Indian consumers.

Patel(2013) pertains to find the universe of the retailer present in Ahmadabad selling electronic consumer durables within retail malls, to find the market size in term of sales in units of organized retail mall, to find the why particular product of electronic product sale from the retail mall and which factor influence more consumer preference in purchasing a particular product from organized retail mall. Descriptive research was undertaken and close ended questionnaires were administered through personal interviews and telephonic interviews on consumers who had purchased electronic consumer durables from organized retail malls with in past six months. In the introduction research focuses on current scenario of the retail business in India and what is future potential. The researcher has used statistical techniques such as Chi-square analysis and ANOVA to reach a conclusion of this study. Our study found that the factors like specific cost benefit, technological factors, promotional factors, social-culture, trust factors, satisfaction with retail mall are most important factors which influence the consumer preference. Demographical factors such as age, occupation, education, income and family structure also plays a

key role in selecting a retail mall and mall layout preferences also differs based on these demographical factors.

Sen(2014) identifies the key factors that influence the online purchase of products in Kolkata. A sample of 150 respondents was selected in Kolkata and a self-administered questionnaire was used to collect primary data. The data was recorded by using a number of open ended questions, close ended questions, and the Likert Scale. Basic statistical tools and Factor Analysis with the help of SPSS version 20.0 have been used in this study for analysing and interpreting the data. This research study helps to highlight that the factors that influence the online purchase of products in Kolkata are specific and correlated. The cost factor is the most important factor that influences the online purchase of products in Kolkata. By selling online, a company can undertake cost savings in a number of ways and such savings should be passed on to the consumers in terms of price reductions. Moreover offers, discounts and other sales promotional techniques should be undertaken to attract customers to purchase the products online. . Customers find it much more convenient to shop at home and it also saves time. Moreover, customers look for proper product information on the websites, a safe and secured online payment system and cash on delivery facilities.

S.Gupta(2003) the study scrutinised the factors of Online Advertising affecting recalling of product/service by conducting a survey in New Delhi on internet users. The study also investigated the attitude of consumers towards online advertising and the target population was the internet users of New Delhi. The study used convenient sampling technique to select 244 study respondents. The primary data was collected using questionnaire. Further data was analysed using SPSS 16.0. Factor Analysis and percentage was used to show the relationships among the variables. The study found that consumers have positive attitude towards online advertising as found it to be informative. From the study it was found that entertainment and price value advertising is the factors affecting recall of a product. Ad duration emphasizing usefulness, Repeated informative and appealing advertising are the other factors affecting recall of a product. The study recommends

that in order to be competitively edged and to increase their market share, the advertisers need to invest heavily in creativity and innovation that leads to effective reach and coverage of online advertising.

Mohammed & Alkubise (2012) from the perspective of developing countries, the factors that contribute to the effectiveness of internet marketing and influence customer purchasing intentions were investigated. Based on a five dimensions theoretical model, this study empirically analyses the effect of online advertisement on purchasing intention using data collected from 339 Jordanian university students. Results show that Income, Internet skills, Internet usage per day, advertisement content and advertisement location are significant factors that affect the effectiveness of online advertisement. However, two notable findings emerged: first was the key significant role of website language and secondly and maybe most importantly is the impact of other people opinions on the effectiveness of online advertisement.

Khatab & Mahrous(2017) the main focus of the study is on identifying the factors that affect online banner advertising recall in Egypt. For the study purpose three variables were chosen to find out their simultaneous effect on advertising recall. To study the effect of two or more independent variables an experimental independent factorial design (2×2×2) was used. The main objective of the study was to find the relationship between the examined independent variables and advertising recall. Data were analysed using SPSS, version 20. Study result showed that 34% of the respondents don't remember seeing an advertisement on website and about 10% recalled the brand name correctly. Only a considerable interaction effect of exposure duration, task orientation and website context on ad recall was found.

Moore et al(2005) conducted a study on banner advertiser-web site context congruity and colour effects on attention and attitudes. This study was carried out with the help of two experiments. The result of the first experiment indicates that has a more favourable effect on recall and recognition, whereas congruity has more favourable effects on attitudes. Experiment 2 results suggest that when ads generate sufficient attention to gain recall or recognition, moderate congruity offers the most

favourable attitudes toward the ad. Managerial implications for the use of these ad execution cues are discussed and future research avenues are proposed.

Pinto (2013) conducted a study on Understanding the Barriers to Online Shopping among Indian Consumers. This research study examines the factors that affect online shopping behaviour in different categories of goods and the barriers holding the shopper back in certain categories even though he/she may be at ease to shop online in other categories. In this study convenience sampling method was adopted. For goods like electronics and other equipment, the major barriers to online shopping are worries regarding installation and maintenance. Also as far as warranty is concerned, the people are not sure whether it will be valid or not, as the dealer who sells the goods online is usually located in a different city and state. Also in this case it is not sure who will be accountable for any issues regarding transit damage, installation, after sales service and demo; i.e. who to contact the shopping site, dealer or the manufacturer. Also the return policy is not very clear and it is a feeling that refund will take a very long time.

Matic & Vojvodic(2014) studied customer-perceived insecurity of online shopping environment which has become one of the major obstacles to the growth of electronic commerce. The main purpose of this study was to examine the influence of insecurity of Internet usage towards online purchase decision as well as consumers' attitudes and intentions towards online purchasing. Consumers attitudes and intentions towards purchasing online were measured with an ordinal measurement scale taking degrees from 1 to 5, where respondents expressed their degree of agreement or disagreement with the statement. Research results indicate a significant relationship between the insecurity of Internet usage and online purchase decision. Additionally, a significant relationship was found between the insecurity of Internet usage and consumers' attitudes and intentions towards online purchasing. The overall analysis reveals that consumers have positive attitudes and intentions towards online purchasing while insecurity towards online purchasing lowers when online purchases are made more frequently.

Ruma (2021) Customer shopping online has become common now during this pandemic period. This paper attempts to investigate the factors that have a significant impact on consumers' internet buying behaviour. The main objectives of the study were to find out the bottle neck while shopping online and to find the challenges of online shopping during Covid 19. The study is descriptive in nature and this paper is purely based on secondary sources of information. Study result showed that people have started accepting to new lifestyle. Now-a day's online shopping stores are the demand of the hour. People are making buying choices based on new and ever changing global and local circumstances; the product categories that are being purchased are changing during Covid -19. Majority of the consumer give priority to security, privacy of the information, delivery time and so on while shopping on the online.

Cho & Cheon (2004) The focus of the study is to provide insight why people avoid advertising on internet. Recent negative trends in Internet advertising, such as "banner blindness" and extremely low click-through rates, make it imperative to study various factors affecting Internet ad avoidance. For the study three variables perceived goal impediment, perceived ad clutter, and prior negative experience was used. Data was collected using online survey because this topic is relevant to the medium. Data for this study were collected in September 2002 from students enrolled in three large undergraduate courses at a large South eastern university.

This study tested the study hypotheses, using structural equation analysis, by the method of maximum likelihood. LISREL VIII was used for performing data analyses. Prior negative experience was identified in this study as a determinant of ad avoidance on the Internet. The study result shows that past negative experience, indicated by overall dissatisfaction and perceived lack of utility and incentive, causes people to avoid the source of the negative experience, that is, Internet ad avoidance.

Kelly et al (2010) Technology has provided consumers with the means to control and edit the information that they receive and share effectively, especially in the online environment. This exploratory study examines the antecedents of advertising

avoidance on online social networking sites, leading to the development of a model. Considering the objectives of the study, the convenience sample consisted of teenagers (male and female, aged 13-17 years) who had their own social network sites. The results combine both focus group and individual interview data collection methods. Overall, the participants in both the focus groups and the in-depth interviews believed they spent too much time on their online social networking sites. The finding of the study as to why people avoid advertising is because of Expectations of negative experiences and also because if the advertising message is not of interest to the receiver of the message, the information is likely to not be processed.

2.3 Consumer Buying Behaviour

Durom(2016) conducted a study on online shopping behaviour among college students in Ernakulum District. Online shopping is considered to be a very helpful way of buying products through the internet especially during the holidays and clearance seasons. The main focus of this study is to understand the pattern of internet usage among college students, to discover the factors stimulating online sales and to find the loopholes in online shopping. For the purpose of study 100 respondents were chosen. Convenience sampling has been adopted. The tool that is used for the study is percentage analysis. From the study it was found that boys are more actively involved in online shopping than girls. Majority of the students depend on Amazon for their online purchases. It is the convenience factor 24 x 7 which is provided by the sellers that is influencing the students to go in for online purchases.

Bashir(2013) examined Consumer Behaviour towards online shopping of electronics in Pakistan. The goal of this study is to discover the elements that influence consumer behaviour when it comes to online shopping for electronic products in Pakistan, as well as the reasons for the lack of interest in online shopping for electronic goods in Pakistan. The study was conducted using a deductive approach in this case. 240 questionnaires were delivered to Pakistanis who can understand English and use the internet on a regular basis for this study. The questionnaire

emails were sent via an internet link at Google Docs and by hand delivery. According to the findings of the survey, internet shopping is growing in Pakistan, but not at the same rate as in other developed countries such as the United States and the United Kingdom. The biggest impediment is

Akeem(2007) This research study is focused on customer attitude towards internet advertising and online sales. The study's major goal is to discover the elements that influence Nigerians' adoption of the internet as a business tool and to investigate the impact of internet advertising on sales volume. For this study simple rand probability sampling technique was adopted. The study also used chi square, simple frequency distribution and tables as major statistical tools for data analysis, and test of hypotheses. Most companies and consumers alike are willing to adopt internet advertising as a means of doing business in Nigeria. However the problems of irregular power supply, insufficient trained personnel, and low level of awareness and high cost of internet access need be addressed.

Anthony R. Ngowi A(2015) studied effectiveness of Internet Advertising on Consumer Behaviour: The Case of Moshi Cooperative University Students was the subject of a study. The goal was to measure the efficiency of internet advertising in terms of reach and awareness, as well as the reliability of internet advertising based on recall and the relationship between internet advertising and purchase decisions. A case study research design was used in this investigation. The Moshi Cooperative University students were the intended audience. The study employed a stratified sampling strategy. The associations between the variables were visualised using regression and correlation analysis. According to the findings, Internet advertising has a substantial association with customer purchase decisions and hence is a critical variable in influencing consumer behaviour.

Hana Uzun (2014)conducted a study on Factors Affecting Online Shopping Behaviour of Consumers. The aim of this research was to find out what factors affect consumers in the context of electronic commerce, also to see the relationship between e-satisfaction and e-loyalty. Survey technique was used to gather data which was sent online to 200 randomly selected citizens. Results of survey that were

collected were also interpreted in PASW Statistics 18th edition. The finding of the study shows that the important variables that affect the customers to shop online are satisfaction; convenience and trust .The study conclude that there is a positive and significant relation between e-satisfaction and e-loyalty.

Dhevika et al(2014) conducted a study on Factors Influencing Online Buying Behaviour in Tiruchirappalli District. With increasing internet literacy the prospect of online marketing is increasing in India. When it comes to internet buying, there are a lot of things to think about. The major goal is when it comes to online purchasing; there are a lot of things to think about. The primary goal of this research is to determine the elements that influence online purchasing behaviour and to investigate the link between personal information and online purchasing behaviour. The purpose of this research is to discover the elements that influence online purchasing behaviour and to investigate the link between personal information and online purchasing behaviour. Convenient sampling method was used and the data were analysed used tools like percentage analysis, chi square test, one way ANOVA and T test. From the study it was found out that the most important factor influencing online shopping is Security, followed by —Trust worthy shopping and Website design features and the least important factors influencing overall online shopping is bargaining shopping.

Moshrefjavadi et al(2012) conducted a study An Analysis of Factors Affecting on Online Shopping Behaviour of Consumers. The purpose of the study was to analyse factors affecting on online shopping behaviour of consumers. Understanding the behaviour of the customers is a complicated socio-technical phenomenon and involves too many factors. A conceptual model was used in order to assess the effects of variables on each other using regression analysis. Results of hypotheses testing showed that financial risk and non-delivery risk has negative effect on attitude toward online shopping behaviour of the customers. That is, e-retailers should make their website safer and assure customers for delivery of their products.

Agarwal(2018) conducted A Study of Factors Affecting Online Shopping Behaviour of Consumers in Mumbai Region. The purpose of this study is to examine the

characteristics of internet shoppers' shopping behaviour. Various socio-economic characteristics were used to investigate consumer purchase behaviour when it came to internet shopping.. The data was collected through questionnaire. The study shows that various demographic factors like age, gender, education and income affect online shopping in India. The outcomes of the study suggest that assessment of consumer's shopping behaviour can contribute to a better understanding of consumer shopping behaviour in respect of online shopping.

M. M. Kumar & G(2015) conducted a study on Online Shopping Behaviour among Higher Education Students with Special Reference to Palakkad, Kerala, India. The main purpose of the study was to identify the key factors influencing online shopping behaviour of higher education students in Palakkad and to analyse the satisfaction level among Higher Education students in Palakkad. The study is both descriptive and analytical in nature. It was found from the study that online shoppers are highly educated, active, intensive, and are expert users of the internet; they have a strong positive perception towards online shopping. The study established that Consumers attitude of adopting online shopping is influenced by the perceived marketing mix and perceived reputation. The largest driving factor for online shopping is convenience. It is the convenience factor that is attracting more customers towards online shopping.

James (2012) conducted a study on Consumers' attitude towards online shopping: Factors influencing employees of crazy domains to shop online. The main purpose of the study is to understand consumer attitudes towards online shopping and specifically study the factors influencing consumers to shop online. This study used multiple regression analysis to measure the relationship between the variables and accessibility to online shopping. From the study it was found out that Price, Refund, Convenience, Auction websites, Security, Brand, Search engines, Promotion are the factors that make internet users to accept online shopping. The study along with understanding the factors involved in online shopping also helped in understanding the e – retailers stand point.

Campus (2016) conducted a study on An Analysis of Consumer Behaviours towards Online Shopping of Electronic Goods With special reference to Bhopal and Jabalpur city. The main purpose of the study is to get an insight into consumer behaviour towards online shopping of electronic goods and to find out factors that influences the consumers towards online shopping. In this study Customer-oriented factors 'time saving', 'product quality', 'product price', 'convenience', 'accessibility', 'shop anywhere and anytime' are the main specific factors influence customers attitudes toward electronic product online shopping. The technology-oriented factors, 'guaranteed quality', 'cash on delivery', and 'discounts and promotions are the main specific factors influence customers attitudes toward electronic product online shopping.

Kothari et al (2016) A Study on Customers' Attitudes toward Online Shopping in India and Its Impact was published in a paper titled With Special Reference to the City of Solapur. The purpose of the study is understanding the factors that motivates customers attitude towards online shopping in India and to study the potential for development of online shopping in India. Convenience sampling, method was used for the study. It was found out from the study that cognition, sensed usefulness, comfort of use; sensed enjoyment and security are the five components which affect consumer perceptions about online purchasing. Consumer behaviour has changed as a result of the Internet, and many businesses have begun to use it with the goal of decreasing marketing expenses and, as a result, lowering the price of their products and services in order to compete in highly competitive marketplaces. Many experts believe that online commerce has a bright future.

P. Singh(2014) conducted a study about Consumer's Buying Behaviour towards Online Shopping a Case Study of Flipkart.Com User's In Lucknow. This study try to find out various attitudes of flip kart users of Lucknow city towards the online shopping and find out the respondents perception towards online shopping. According to the findings, the future of e-retailers in India, particularly in cities, appears to be quite bright. Flipkart.com provides our customers with the greatest prices, high-quality products, and a fully hassle-free buying experience. Any e-tailer

company's performance in India is determined by its popularity, branding image, distinctive and fair policies, and client interactions.. Since the younger generation is aware of the advantages of the technology they are interested in online shopping with flip kart.

Bindhu & Manohar(2015) conducted a Study of Online Shopping Consumer Behaviour in Chennai. The main purpose of the study is to find the factors and the behaviour of the consumer that is affecting online shopping. The study finally concludes that in Chennai city online shopping is increasing tremendously. The factors which affect the consumer buying behaviour are preference, risk and frequency of buying of online consumer buyers. Online shopping is preferred by the respondents even when they know there is financial risk and non-delivery of product risk. This risk may not affect the buying behaviour of the online shoppers.

Kala(2015) conducted a study on Behaviour of Customers' Towards Online Shopping in India. The main purpose of the study was to compare the perception of customer towards online shopping among male and female management students of Jaipur National University, Jaipur and Rajasthan. Exploratory type of research was used for the study and data was collected using convenience sampling technique. After applying statistical techniques it was found that there is no significant difference among the response of male and female management students of Jaipur National University, Jaipur (Raj.). For remaining profitable and to flourish in the market the retailers have to study the consumer behaviour and make changes accordingly. The aggregate findings show that respondents had a favourable opinion of internet purchasing. This definitely explains internet shopping's projected expansion.

Priyanka (2012) investigated the Impact of Online Advertising on Consumer Behaviour. Many prominent marketers have been waiting for an internet broadcast model. They want to make online advertising look more like television commercials. The goal of advertisers is to make their ads more involving. The important trend is that web advertising is moving away from the banner and marketers are experimenting with new forms such as games and interactive product

demonstrations in such new forms as pop-up windows, daughter windows and side frames. Feedback is one the strengths of Internet sites, and an effective site captures information from visitors in a systematic way that can be used in strategic planning. It is a type of real-time research.

Yasmeen & Khalid(2016) examined the Effects of Online Advertising on Consumer Buying Behavior of Pakistani University Students were investigated. Five independent variables Interactivity, Accessibility, Entertainment, In-formativeness and irritation were selected .For the study data is collected from 300 respondents and put into the SPSS to draw the conclusion through Multiple Regression. The study concludes that 56.4% change in dependent variable is due to independent variable and online advertisement has a significant impact on consumer buying behaviour and it is a large segment.

George Otieno Osewe(2013) A case study of University of Nairobi students looked into the effectiveness of online advertising on consumer behaviour. The goal of the study was to measure the effectiveness of internet advertising in terms of reach and awareness, as well as to determine the reliability of internet advertising through recall and the relationship between internet advertising and purchase decisions. The study used stratified sampling technique to select 100 study respondents. Content analysis was used to analyse qualitative data while the quantitative data was analysed using descriptive statistics using SPSS. Regression and Correlation analysis was used to show the relationships among the variables. The study discovered that internet advertising was effective in terms of reach and awareness generation due to its diversified usage, but that its reliability as an advertising medium was low when compared to television. Internet advertising has a substantial impact on consumer purchasing decisions and is thus an important determinant in shaping consumer behaviour. The study found a link between internet advertising and consumer purchase decisions, and it also suggests that businesses conduct market research on various markets in various countries to ensure that the internet advertising initiatives being implemented are appropriate for the targeted markets in order to improve product purchases.

Akpan et al (2015) investigated the influence of Facebook advertisement on young people's buying behaviour. In doing this, it focused on the undergraduate students of the University of Nigeria, since the Facebook is a veritable platform for advertising youth-oriented products given its popularity among young people. It was aimed at ascertaining whether these young people access advertisements on Facebook and see them as being targeted at the youths as well as to find out whether the advertisements influence them to patronize the product. Questionnaire and personal interview were the instruments for data collection while stratified random sampling technique was used to draw 396 respondents from the population using the Taro Yamene statistical sampling method. For clarity purposes, data obtained was reported using simple percentages and frequencies. Results of the analysis indicated that a majority of the respondents access advertisements on Facebook and see them as being targeted at the youths. The findings also reveal that there was no significant margin between those who patronize the products advertised on Facebook and those who do not, with 54.8% patronizing and 45.2% not patronizing. This calls for more concerted efforts on the part of ad agencies and advertisers to make the advertisements on Facebook more alluring and catchy as well as put all details needed to facilitate more patronage of the advertised product.

Muhammed (2016) conducted an Analysis of Consumer Behaviour towards Online Shopping of Electronic Goods with special reference to Karnataka State. The main research question is how consumers behave while shopping online. Primary data will be collected through the questionnaire, survey, through face to face and personal contact to be involved in Karnataka. From the study it was found that Customer-oriented factors like 'time saving', 'product quality', 'product price', 'convenience', 'accessibility', 'shop anywhere and anytime' are the main specific factors which influence customers attitudes toward online shopping of electronic products. The technology-oriented factors, 'guaranteed quality', 'cash on delivery', and 'discounts and promotions are the main specific factors influence customers attitudes toward electronic product online shopping.

Wang & Yang(2010)explored customer behaviour when purchasing electronic products through investigating the factors that can affect online shopper's attitudes, intention and actual buying behaviour. The main purpose of the study was to find factors which highly affect customer's attitude towards purchasing electronic products over the internet. The study shows that only the experienced shopper attitudes highly affect their buying intention. Transaction security and product quality are the most important elements of electronic product online shopping in the customer-oriented factors, while in the technology- oriented factors, easy to navigate and useful web content are the most important issues which drawn more customer attention. Online retailers should also guarantee a safe and accurate transaction process, moreover, make more efforts to web design and enhance the return and refund after-sales service.

A. K. Chandra & Sinha (2013) analysed factors affecting on online shopping behaviour of consumers that might be one of the most important issues of e-commerce and marketing field. However, there is very limited knowledge about online consumer behaviour because it is a complicated socio-technical phenomenon and involves too many factors. To investigate these hypotheses 100 questionnaires dispersed among the citizen of Bhilai-Durg (Twin City). Respondent's response through the questionnaire who were the consumers of Bhilai –Durg and the online shoppers. The survey based average data is selected and analysed. Finally regression analysis was used on data in order to test hypothesizes of study. This study can be considered as an applied research from purpose perspective and descriptive-survey with regard to the nature and method. In many other countries this shopping method is still not as well known or accepted, and though the knowledge of online shopping in India is now beginning to increase rapidly. To analyse factors affecting on online shopping behaviour of consumers that might be one of the most important issues of e-commerce and marketing field, this is the main objective of the study. It is a complicated socio-technical phenomenon and involves too many factors so that there is very limited knowledge about online consumer behaviour.

Duffett(2015) investigated the influence of behavioural attitudes towards the most popular social medium in the world, Facebook, amongst Millennials in South Africa (SA), and to determine whether various usage and demographic variables have an impact on intention to purchase and purchase perceptions. Quantitative research was conducted by means of a survey among a sample of over 3,500 respondents via self-administered structured questionnaires in SA. A generalised linear model was used to analyse the data. The results confirm that advertising on Facebook has a positive influence on the behavioural attitudes (intention-to-purchase and purchase) of Millennials who reside in South Africa. The usage characteristics, log on duration and profile update incidence, as well as the demographic influence of ethnic orientation also resulted in more favourable perceptions of Facebook advertising.

Sinha & Kim(2012) investigated the Factors affecting Indian consumers' online buying behaviour. Since the recent economic reforms, Indian consumers have just begun to understand benefits of using Internet for shopping. However, the growing number of Internet users has not been reflected to the online sales. The purpose of this study is to identify factors affecting Indian consumers' attitude toward shopping online by investigating Indian consumers' risk perceptions about shopping online. Constructs tested included previously identified factors (convenience risk, product risk, financial risk, perceived behaviour control, return policy, subjective norm, attitude, and technology specific innovativeness) and Indian-specific factors (concerns associated with delivery of an ordered product and cyber laws, shipping fees, and after service) specifically developed for this study. The concerns associated with delivery of product, social and perceived behavioural control have been found to be significant factors affecting attitude toward using Internet for shopping. In terms of gender difference, perceived risks (product, convenience, financial, and non-delivery) and technology specific innovativeness were found to be significant for males and, for females, convenience risk and attitude towards online shopping were significant factors.

Nazir et al(2012) explored how online shopping is affecting consumer buying behaviour in Pakistan. The main objective of this research is to study the factors

affecting the consumers directly for online shopping. In this study bedded random samples were used where the entire population was divided into sub-units, and then randomly selected from these entire groups. Various methods like questionnaires and observations have been used by investigation for study in the come up to online shopping between different gender, different demographic areas, in different types of age group. According to the survey, online shopping is getting popularity in the young generation such as students and professionals. Students usually prefer to buy goods from its original source and they mostly prefer online shopping. The main influencing factors that influence a person to purchase online are price, confidence, security, convenience, time, after sale service and discounted deals. One of the prime obstacles in the way back-up of online shopping is that people usually get petrified when the other computer demands the complete details of the customers. Due to which a customer gets anxious that his or her personal details may get disclosed and their precious money and account details get damaged.

Bakshi(2013) seeks to explore the factors that contribute to the effectiveness of online advertisements and affect consumer purchasing intention. From the study it was found that with the increased adoption ad fission of the Internet, World Wide Web is becoming gradually a standard advertisement platform. The Web is offering business advertisement world with more rich media tools, interactive services, and global reach. The need is to understand the target consumers and then strategize wisely in order to gain maximum out of this new medium.

Mohammed & Alkubise(2012) explored the factors that contribute to the effectiveness of online advertisements and affect consumer purchasing intention from the perspective of developing countries. Based on a five dimensions theoretical model, this study empirically analyses the effect of online advertisement on purchasing intention using data collected from 339 Jordanian university students. Results show that Income, Internet skills, Internet usage per day, advertisement content and advertisement location are significant factors that affect the effectiveness of online advertisement. However, two notable findings emerged: first was the key significant role of website language and secondly and maybe most

importantly is the impact of other people opinions on the effectiveness of online advertisement.

Ravikanth et al(2016) conducted a Study of Factors Affecting on Online Shopping Behaviour of Consumers in Hyderabad. The main purpose of the study is to identify the impact of Demographic factors (Age, Gender, Education, Income) impacting on-line shopping behaviour (Possession of internet, Frequency of online purchase, Motivation drives for online purchase) of consumers. In this study random sampling is used .ANOVA method is used for analysis of data .The result of the study shows that the respondents have perceived online shopping in a positive manner. The ANOVA results for consumers' response across different demographics factors shows that gender does impact Possession of internet and Frequency of online purchase of consumer's occupation is a demographic variable which does not impact any of the variables under study. The results of study reveal that on-line shopping in India is significantly affected by various Demographic factors like age, gender, marital status, family size and income.

Gilaninia et al(2013) conducted a study on Internet Advertising and Consumer Behaviour in the Purchase of Products. Commercial advertising Brokers are trying the use of the symbols, colours combination, with emphasis on principles and practices of internet advertising to use the latest communication and media technologies for products and to attract the audience .They are trying to communicate with a wider audience that, familiar with their favourite via different ways. From the study it was found that Internet advertising is efficient on consumer behaviour in process of products purchase. Internet advertising have that fits needs of individuals and contain sufficient information about the product types and could identify consumer behaviour with respect to affecting factors and select appropriate strategies, can greatly contribute to the process of purchasing and ultimately customer loyalty.

Zourikalatehsamad et al(2015) evaluated the effect of online advertising on consumer purchase behaviour in Malaysian organizations. A survey was distributed among Students of UTM university during the winter 2014 and 160 responses were

collected. Regression analysis was used to test the hypothesized relationships of the model. Result shows that the predictors (cost saving factor, convenience factor and customized product or services) have positive impact on intention to continue seeking online advertising.

Vijayalaxmi & Srinivasa Rao(2015) established an overview of the Consumer Electronic Market in India and identified the motives behind the buying behaviour of electronic products. In this study, the consumer groups were divided in to three categories. The categories are upper class, middle class and below middle class based on their financial status. From the study it was found out that basic characteristics of consumers the behaviour pattern of consumers are more or less similar to each other, particularly in the aspects like quality, preference and decision making. The consumers are particular about the appropriate system of distribution and hence there is a great need for change in the electronics buying system. Consumer attitude towards electronics are based on age group, income group, and price leads major role while purchasing the electronic goods.

N. Gupta & Jain (2015.) examined the perceptions of the consumer regarding the Online Shopping, the level of satisfaction of respondents who are using Online Shopping, the various barriers for Online Shopping are identified in the survey. Convenience sampling technique was used to select the respondents. The universe of the study included those respondents who have purchased at least one time by Online Shopping. It is found that since online marketing is a new concept it will take time for people to trust these sorts of shopping activities. At present people feel that there are major security concerns in online transactions and do not feel comfortable doing the shopping online. They feel that there are high risks of fraud and hoax in online business. People in India prefer going to the malls and looking, touching various items before purchasing them. They are not quite willing to give up on shopping physically so even if they have access to the internet.

Babar et al (2014) examined the factors that influence the online shopping behaviour of consumers. It took its substance from the Technology Acceptance Model (TAM) which had primarily focused on two main domains of perceived usefulness and the

ease of use. Many researchers had used TAM in the past for the purpose of identifying and predicting different factors that motivate or demotivate a consumer in using any technology. Data was collected and analysed from 132 internet users on four measures of usefulness, ease of use, financial risk and attitude. The main factor that plays the most crucial role in shaping the consumers' attitude regarding online shopping is usefulness. Financial risk on the other hand does not lead to a very positive impact on the attitudes of consumers, which actually suggest that the involvement of financial loss and the perceptions about the safety of using internet as shopping medium do not leave a very positive impact on public's attitude towards it.

Arshad et al(2014) analysed how much emotional responses are generated after watching effective ads that persuade consumer purchase behaviour. Data was collected using non-probability sampling (N=300) through a pre-tested questionnaire from seven cities of Pakistan. Collected data was analysed using correlation, regressions, t-statistics, reliability analysis and descriptive statistics. Demographics such as gender, age and qualification were also included. It has been observed by reviewing the findings that effective advertising is the major source to generate sensations in consumers which motivate them to buy advertising mobile phone products. Analysis revealed that the emotional responses created feelings of pleasure, arousal and dominance after watching television ads. Findings revealed that factors of emotional and environmental response have a significant impact on behaviour of Pakistani consumers. Implications and limitations of study were also included. But emotional responses have greater impact than environmental because people want to buy those things that satisfy them and to which they are emotionally attached.

Rai (2013) focuses on identifying the influence of advertisements on the consumer behaviour and attitude with special reference to consumer durables. The advertisements not only change the way of product is consumed by user but alter the attitude with which they look at the product. All over the world, advertisements have been used since ages for a wide variety of brands. For over the last two decades, a

sharp increase in advertisements per brand can be witnessed. The findings of the present study are that advertisement worldwide influence the behaviour and attitude formation of consumers not only in India but also worldwide. Purchase attitude and behaviour is influenced by variety of advertisements which cover product evaluation and brand recognition.

Shoba(2016) analyse the customer buying behaviour of various mobile brands of Akshay Agencies. In order to accomplish the objectives of the study, a structured questionnaire was prepared using 5-point Likert scale that was administered to 200 customers for obtaining primary data from Akshay Agencies, Vaniyambadi by using simple random sampling technique. Both primary and secondary data were used. The researcher found from the demographic features of the mobile phone customers that 67 percent of the respondents are male, 33 percent are females, and 36 percent of the respondents are from the age group of 21-30 years. For data analysis, the researcher has used the SPSS tools such as factor analysis and descriptive analysis. The result of this study shows that product features, operating facilities, quality, price and goodwill of the product have influence on customer's buying behaviour decisions. It is suggested that the customers buying various mobile phones based on his/her wants and they are always influenced by his/her purchasing activities by some product attributes which help them to prefer a particular brand or a particular store in preferred to others. Customer mostly preferred Nokia mobile phones, due to technological up gradation by Samsung are taking market share away from Nokia.

Mahesh & Nathan(2015) attempt to analyse the factors influencing consumers to purchase the product through online and also the difficulties faced by them to purchase the product by this mode. For this study, hundred samples were drawn and statistical tools like percentage analysis; weighted ranking method and chi-square test were used for analysis and interpret the data. From the study majority of consumers gradually moved from retail purchase to online purchase, E-marketing companies should take precautionary steps to minimise the major difficulties by means of stable price, proper channels of distribution, appointment of service agents for service after sale and customer care services to clear the doubts of online

consumer will lead to growth of online marketing and also expand their business as well.

Ganapathi(2015) measured factors affecting Online Shopping Behaviour of Consumers. Online shopping environments are therefore playing an increasing role in the overall relationship between marketers and their consumers. The 300 consumers of online shopping have been selected for the present study by adopting random sampling technique and the data and information pertain to the year 2014-2015. In order to study the factors affecting online shopping behaviour of consumers, the exploratory factor analysis has been employed. In order to examine the influence of factors affecting online shopping behaviour on purchasing decision of consumers, the multiple linear regressions has been applied. The exploratory factor analysis shows that convenience, website features, security and time saving are the factors affecting online shopping behaviour of consumers. The regression analysis indicates that convenience, security, website features and time saving are positively and significantly influencing the purchasing decision of consumers at one per cent level. Online retailers need to ensure that the online shopping process in their websites is designed to be as easy, simple and convenient as possible for online consumers to shop online. In addition, online retailers also need to ensure that they provide an efficient delivery service to their consumers.

Durom (2016) evaluated Online Shopping Behaviour among College Students in Ernakulum District. Online shopping/e-shopping is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the internet using a web browser. Evaluating the customer's attitude towards online shopping and the factors affecting it can assist the marketers and managers to plan appropriate strategies in order to make more profit. The study focuses on the area of internet usage pattern of the respondents, type of product they purchase, factors stimulating online sales, loopholes in online shopping. For the purpose of study 100 respondents were chosen. Convenience sampling has been adopted. Percentage analysis is the tool used for the study. From the study it was found out that boys are

more actively involved in online shopping than girls. One of the factors which influence the students to select online shopping is Convenience.

Rifaya Meera et al(2017) examine and analyse the consumer's buying behavioural pattern towards online shopping and also tried to find out various attitudes of online shopping application users of Sivakasi towards the online shopping. The data was collected from 80 respondents through scheduled containing questions. The purpose of the study was to know the socio-economic lifestyle of the users and to study the factors that influence the users to buy through shopping apps. The result of the study shows that future of e-tailers in India looking very bright. E-tailers give us the best way to save money and time through purchasing online within the range of budget. Flip kart online store application offering some of the best prices and completely hassle-free shopping experience. The whole concept of online shopping has altered in terms of consumer's purchasing or buying behaviour and the success of E-tailers in India is depending upon its popularity, its branding image, and its unique policies.

Ravikanth & Rao(2016) conducted a study on the buying behaviour of electronic products in Andra Pradesh. The study conceptualizes and makes critical analysis on consumer perception and opinions towards buying behaviour towards Television product in both urban and rural areas from the selected districts of Andhra Pradesh state. From the study, it is to concluded that buying behaviour and post purchase satisfaction vary among the consumers for select brands and factors influencing them is also found differ in the urban and rural areas. Since electronic industry in India is more vibrant, and also the present marketing mix practices of the companies are well directed to satisfy the consumers, finally, it is recommended to the companies of 3 selected brands that there is a tremendous scope of development in rural India. From the observation, it is clearly understood that companies have not formulated differentiated strategies for urban and rural areas in India.

2.4 Conclusion and Research Gap

From the review of literature it was revealed that a large number of studies were conducted on various aspects of internet advertising such as impact of online

advertising on consumer attitudes, factors influencing online shopping behaviour of consumers, measuring the effectiveness of online advertisement in recalling a product etc. But many of the studies are pertaining to foreign countries, but in Indian scenario, however, very few studies have been conducted. Majority of researches are conducted on a specific form of Internet advertising (especially on social network advertising or on e-mail advertising) and not on generic in nature. Internet user's use internet for so many purposes. They may like or unlike advertisement at the time of watching videos online or paying bills online etc. But the available literature does not specify it. The majority of studies have not considered the effects of demographic variables on internet user's influence towards Internet Advertising. However these research works don't focus on how consumer buying behaviour towards electronic products is affected by internet advertising. There remains an important need for more research on internet advertising. But there are a limited number of researches on influence of internet advertising on consumer buying behaviour related with electronic products in Kerala. The present study has focused on untouched aspects of internet advertising.

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CHAPTER 3

INTERNET ADVERTISING IN INDIA – AN OVERVIEW

- 3.1 *Introduction*
- 3.2 *Concept of Advertising*
- 3.3 *History of Advertising*
- 3.4 *Advertising Models*
- 3.5 *Internet users in India*
- 3.6 *The Internet as an Advertising Medium*
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- 3.15 *Payment options in Internet shopping*
- 3.16 *Disadvantages of online shopping*
- 3.17 *Challenges of online shopping*
- 3.18 *Conclusion*

3.1 Introduction

Advertising is all over the places, on TV and radio, in newspapers and magazines, on billboards and even surfaced across the sides of buses. The global market has expanded manifold on the last few decades. Every day large number of products are launched. There is cut throat competition between the companies to highlight their products. Advertising is actually brand building through effective communication and is essentially a service industry. It is a medium used by people to communicate the brand effectively Sharma & Singh (2013).

Advertising is visible everywhere in our day to day life. It is the most admired and criticised activity. Advertising is a social phenomenon, which mirrors the society and at times shapes it. Many view advertising as a component of the economic system – the whole idea is to sell something Chunawalla & Sethia (2015): Advertising sustains the media by being their major source of revenue. Advertising has evolved since the Industrial Revolution as a tool of marketing communications. It transmits an effective message from the marketers to a group of Individuals. The marketers pay for sponsoring the advertisement activity. Advertising unlike salesmanship which interacts with the buyer face to face is non-personal. It is directed at a mass audience, and not at an individual as in personal selling.

Advertising has a great influence on our daily lives even if we are aware or oblivious of it. Billboards, news papers, television all convey messages to the public about various products, companies and travel opportunities. In today world it is impossible to evade the invasion of such advertisements and ads have become a global phenomenon in which we take part by being both observers and consumers. As a result of advertisements companies had been able to reach a wider range of potential buyers.

3.2 Concept of Advertising

Advertisement has become an integral part in today's marketing scenario. In earlier times, advertisement was not given as much emphasis as it is being given today. The

Institute of Practitioners in Advertising defines the term as: “advertising presents the most persuasive possible selling message to the right prospects for the product or service at the lowest possible cost”. Here we have a combination of creativity, marketing research & economic media buying. Advertising may cost a lot of money but that cost is justified if it works effectively and economically. The word advertising is a Latin word which means “to turn attention of people to a specific thing.” It is a paid publicity. According to Oxford Dictionary the word ‘to advertise’ means ‘to make generally or publicly known’, describe publicly with a view to increasing sales

Advertising is thus, a mass communication tool, which is essentially in paid form by a firm or an individual and the ultimate purpose of which is to give information, develop attitudes & induce action, which are useful to the advertiser. Advertising presents and upholds the ideas, commodities and services of a recognized advertiser, which provides as a communication link between the producer and the potential buyers. It gives the information to the would-be buyers who are interested in seeking the information about a product and the manufacturer. Advertising may be taken as the most efficient means of reaching people with product information. Advertising presents a mass persuasion apart from disseminating information to the prospective buyers about the product and the producer. While creating awareness and popularity, it seeks to persuade. It is a more effective and extensive and less expensive way of creating contacts.

3.3 History of Advertising

The history of advertising is about 5000 years old. Recently the way advertising works is understood. When advertisement appeared in the newspaper 100 years ago it was unwelcome. Some did it as it reflected the contemporary society, somewhere annoyed by its every day intrusion. Even though advertising is old, Brand advertising appeared later. Over a period of centuries advertising evolved along with the society, economy and technology.

3.3.1 Early Days

As people were not educated, advertising was used as an attention grabbing device practiced by public criers and shopkeepers with pictorial signs. Ancient Egypt witnessed the sale of cargo from the ships being advertised by flowery description through a crier. Greeks and Roman merchants used signs to advertise their products. Since they could not read the signs, which were in the form of symbols and pictures. The handbills appeared in England in the late 1400s. They were analogous to the present day 'wanted ads'. In the mid-1400s Gutenberg introduced printing in Germany. That was the beginning of the printed shop bills. By the mid-1700s printed posters and signs became popular in England. They are the four runners of today's billboards. Industrial revolution led to mass production and consumption and that resulted in the growth of advertising (Chunawalla & Sethia, 2015).

3.3.2 The Industrial Revolution

Before the industrial revolution the society was mostly agrarian. The households were self-sufficient. They met their requirements through their own products. Business had tiny operations restricted to the village market place. Machines were introduced in England in the mid-1700s. They were housed in factories. Introduction of machines influenced both business and household. People migrated to the cities to work in factories. Rather than relying on their own products they started using mass-produced factory outputs. Business expanded rapidly and produced goods faster and at lower cost. Since the customers wanted factory goods there was a hike in demand. Due to migration the gap between the producers and consumers widened. The gap is to be bridged. The producers produced larger quantities and they had to sell these goods. So the business thought of advertising. Advertising is a means to reach a large number of people and that too quickly and easily.

3.3.3 The Age of Technology

As industrial revolution progressed, technology changed the nature of communication. Invention of photography enhanced the value of advertising by putting pictures of the product in the copy. The telegraph, telephony, movies

changed the way business communicated. Newspaper and magazines carried reading materials plus ads. The advent of radio and TV significantly changed the whole business communication.

3.3.4 Print Media

Print media included both Newspaper and magazines. They are very useful as advertising media, and the message can be targeted to the desired audience.

3.3.5 Newspapers

The earliest advertisements in 1700s in London papers were of patent medicines and books. Newspapers were not published daily, but once or twice a week. Daily newspapers came into the scene as transportation services improved. In 1652 the first ad offering came in a newspaper in England. It was followed by ads of chocolates and Tea in 1654 and 1658 respectively. In US the ads of 170s were of textiles, books and real estates. Even slaves were advertised. The advertising was used to stimulate the basic demand. Competitive advertising came much later in the 18th century in England and America.

Newspapers began to compensate agents who sold space to advertisers. This is the forerunner of a new business called advertising agency today. Voleny B Palmer is acknowledged as the first agent in the US. In 1875 the first modern advertising agency was set up in Philadelphia-N. W. Ayer and sons. In 1882 P&G in the US released the first national advertisement for its Ivory soap. By the end of 19 century creative advertisement came in the scene. By 1900s agencies started conducting research to target the right audiences for their client, and reaching them through the right media.

3.3.6 Magazines

Magazine advertising picked up slowly as they were first reluctant to accept advertising whole heartedly. Even though the advertisers were keen to tap the magazine audiences, magazines felt it was below their dignity to accept the commercials. Some ads sneaked on the back pages, but their main source of revenue

were the subscriptions. By the start of 20th century, advertising became common in US and UK. In the initial period even if advertisements were criticized magazine advertisements continued unabated first in black and white and then in colour. These days' advertisements are seen in national, regional, specialized magazines and trade journals.

3.3.7 Electronic Media

Print media took advertising everywhere but electronic media of the 20th century radio and TV made it Ubiquitous.

3.3.8 Radio

After the World War I there were experimental radio stations on the both sides of the Atlantic. Until 1920 in US there were no commercial radio stations. The first ad that came on radio was that of the real estate. In the initial period radio was local but soon they became national. In 30s radio stations were owned by the newspapers. Until 1940s radio programming was dominated by advertising and agencies. Threat for radio came in 1950s by the introduction of TV. FM broadcast revived the radio.

3.3.9 Television

It is a successful advertising media. It is a product of 20th century. TV transmission was attempted prior to 1940. However the first commercial station came up in 1941. After the II World war TV became popular. In 1948 community antenna was set up. In 1970s and 1980s the present day cable system started.

In the beginning period TV was a local medium, networks made it a national medium. Even though US accepted TV commercials UK banned them till 1955. By 1960 the whole of US was covered by TV. HBO started cable transmission in 1972, and satellite transmission became the order of the day. More than 99 percent of the US house hold have TV set .TV commercials are purchased in terms of seconds.

3.3.10 Modern Advertising

In 1914 ABC (Audit Bureau of Circulation) was founded. By 1920 Advertising has become a major industry in USA. After World War I printing in colour became normal and magazines used colour ads. By 1920 Agencies started planning campaigns. Automobiles and packaged foods were advertised on large scale. The radio became a powerful medium and business of advertising agencies expanded. In 1941 TV broadcasting was introduced. After the World War ended TV became popular. From then on advertising never looked back. It has scaled higher and higher heights in terms of billing, its quality and its sophistication. The consumers experienced an improved standard of living. The golden age of advertising began. In 1960 the image era started. The emphasis shifted from product features to brand image. The shortage of oil in 1980 initiated the concept of demarketing. The 1990s witnesses the rise of comparative advertising. The new medium of Internet and the emergence of IT made digital and interactive advertising possible.

3.3.11 Internet Advertising

Internet has changed conventional marketing to digital marketing. Advertising which is one of marketing media has expanded to online advertising. Internet has become a prime source in marketing. Experts have acknowledged internet as an advertising media. Berthon, Pitt, and Watson recommend that Journal of Advertising Research has acknowledged World Wide Web as a medium of advertisement. The advantage of internet advertising includes low advertising cost, wide range of products and also precision in advertising. There is numerous numbers of reasons why advertisers these days are massively switch to internet advertising from traditional media. (Martini & Widaningsih, 2013) .

3.4 Advertising Models

Advertiser's intention is to get a response from the target audience following certain steps. One of the main goals of advertising and marketing is to craft and deliver convincing messages to targeted markets. The best way to deliver these messages can depend on the situation, the audience and the type of business from which it

originates. Advertising models, or theory-based outlines for delivering messages, can be helpful as you craft your business's marketing communication plan. Most commonly used and referenced advertising models are

3.4.1 AIDA Model

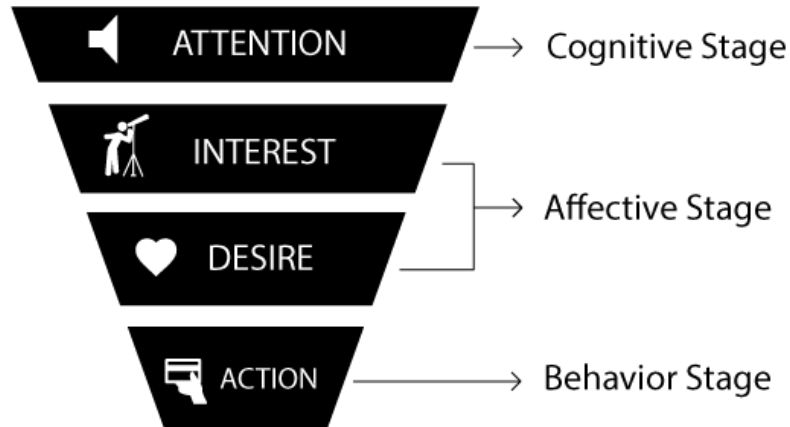
The acronym AIDA stands for Attention, Interest, Desire and Action. These are the four stages that a consumer goes through when watching or viewing an advertisement. According to Lewis, first and foremost, the role of an advertisement is to attract the customers. Once an ad snatches the attention, interest towards the product should be invoked in the minds of the consumers. After creating an interest, the ad has to bring desire in consumers mind to use the product and at the end the consumer has to take a favourable action towards the product by ultimately purchasing the product.

The Process of AIDA

- **Attention:** Attention is usually grabbed by the use of image, colour, layout, typography, size, celebrity, model etc.
- **Interest:** Once attention is grabbed, it's necessary to create interest in the viewer's mind so that they will read more about the brand being advertised. By the use of an attractive sub head, interest can be invoked.
- **Desire:** The element of desire is usually created by the use of body copy where you write in detail about the necessity of buying the brand, thereby explaining the features of the brand, facts and figures.
- **Action:** Towards the end, the contact information of the brand will be given where they expects the viewers to take action immediately. It can be in the form of shop address, toll free numbers or website address.

Figure 3.1

AIDA MODEL



Source: www.businessstopia.net

3.4.2 Elaboration Likelihood Model

Elaboration Likelihood Model is developed by Richard E. Petty and John T. Cacioppo in 1980s. Persuasion is very much associated with our daily life. Persuasion occurs when readers, listeners or viewers learns a message from what they read, listen or watch.

Theory

Persuasion is referred as the action by which, convincing or causing someone to do something through reasoning or argument. The Elaboration Likelihood model proposes that each and every message is undergoing the process of persuasion in two different ways. They are called Central route and peripheral route. Both of them are effective persuasion techniques, but each of them has its own guiding techniques to make them more operative.

Central Route

The process of persuasion through Central route is straight to the point and complete. The central route needs a thoughtful consideration of arguments which contains in the message. It requires more involvement from the part of reader or viewer. The receiver of the message carefully analyse the message and think of it in

every possible angle. When the receiver processes the message through the central route, his active participation is vital also his motivation and ability to think. In simple it can be said that the receiver should care about the message and subject matter. The central route is strong. A person who is distracted or having some problem with understanding the message may not be able to do the central processing. The disadvantage of this technique is that, if the receiver is not directly affected by the message he or she will ignore it.

Example

A woman who is very much interested in platinum jewels will be closely watching the advertisements of platinum jewels. She is fascinated with the new trends and tends to collect them. Here she has the motivation for the subject matter and she care about it. She carefully processes the message and thinks about it. And her husband may not be interested in jewels so he will be totally ignoring the message from advertisements about the jewels. Here the woman processes the message in her central route and not her husband.

Peripheral Route

The peripheral route is weak and the involvement of the receiver will be low. The message sent through peripheral route is not analysed cognitively. Here the receiver of the message is not sure whether to agree with the message or to disagree. The person may not be able to elaborate the message extensively, so in the end he will be persuaded by the factors which are nothing to do with the message. And this is where packing, marketing, advertising and PR does their job. Sometimes people may not be in a position to think about the message carefully so he or she will look around for the next best option to be persuaded.

Example

Brian, a high school student in a book store to buy a note book for doing his homework. He sees many designs in front cover of the notebook from various companies. He became confused, and then he saw a notebook with his favourite

football player's picture in front cover. Without thinking much about it, he bought that notebook.

3.4.3 DAGMAR Model

DAGMAR stands for Defining Advertising Goals for Measured Advertising Results. DAGMAR Model was developed by Russell Colley in 1961 for setting advertising objectives and measuring advertising results. According to DAGMAR Model the ultimate objective of advertising involves a communication task, intended to create awareness, impart information, develop attitude and induce action.

Advertising objective is to carry a consumer through four levels of understanding:

1. From unawareness to awareness - consumer must be aware of product or company,
2. Comprehension - what the product is and its benefits,
3. Conviction - mental conviction to buy the product, and
4. Action - finally buy the product.

Communication Process in DAGMAR Approach:

➤ Awareness

Before the purchase behaviour is expected from target audience it is necessary to make the audience aware with the product or company. The initial communication task of the advertising activity is to increase the consumer awareness of the product or offer.

➤ Comprehension

Only Awareness is not being sufficient to stimulate a purchase, sufficient knowledge and information about product or organisation is necessary. This step involves the target audience to learn something about product, organisation, or offer. Here communication task of advertising activity is to make consumer learn about product - product characteristics, benefits, or uses.

➤ **Attitude or Conviction**

In this stage a sense of certainty is established. In this stage by creating preference and interest in the minds of buyers they are convinced that in the next opportunity a product in this class should be tried. At this step communication task of advertising activity is to mould the audience's beliefs about the product and this is often done through messages that demonstrate the product's superiority over a rival or by talking about the rewards as a result of using the product.

➤ **Action**

Finally, communication must encourage buyer to engage in purchase activity.

3.4.4 Hierarchy of Effects model

It was developed by Lavidge and Steiner in 1961. This model provides the basis for setting objectives and measuring its effectiveness. This model suggest that advertising produces its effects on consumer by taking him/her through a series of stages in a sequence from generating awareness to ultimate purchase of the brand .The sequential order of effects shows that the advertising effects are elicited over a period of time and the advertising may not get results immediately because series of effects occur before the consumer moves the next stage in the hierarchy(Sharma & singh, 2013). This marketing communication model, suggests there are six steps from viewing a product advertisement (advert) to product purchase.

➤ **Awareness**

The customer becomes conscious of the product through advertising. This is a challenging step, even after the customers view the advertisement there is no guarantee that the customer will be aware of the product. Customers view many advertisements daily and they remember on the brand of a few products.

➤ **Knowledge**

The customer begins to gain knowledge about the product through the internet, retail advisors and product packaging. In today's world the consumers expect to gather

product knowledge at the click of a button. Consumers will shift to competitor brands if they do not get the information they want. The job of the advertiser's is to ensure product information is easily available.

➤ **Liking**

This step is about ensuring that the customer likes your product. As an advertiser it is the duty to find out what features can you promoted to boost the customer to like your product.

➤ **Preference**

At this stage consumers may like more than one brand and end up buying any one of them. So the advertiser want the consumers to disconnect from the rivals and focus on their product. They will want to highlight their brand's benefits and unique selling points so that the consumer can differentiate it from competitor brands.

➤ **Conviction**

This stage is about creating the customer's desire to purchase the product. Advertisers may encourage faith by allowing consumers to test or sample the product. Example inviting consumers to take a car for a test drive or offering consumers a free sample of a food product. This reassures consumers that the purchase will be a safe one.

➤ **Purchase**

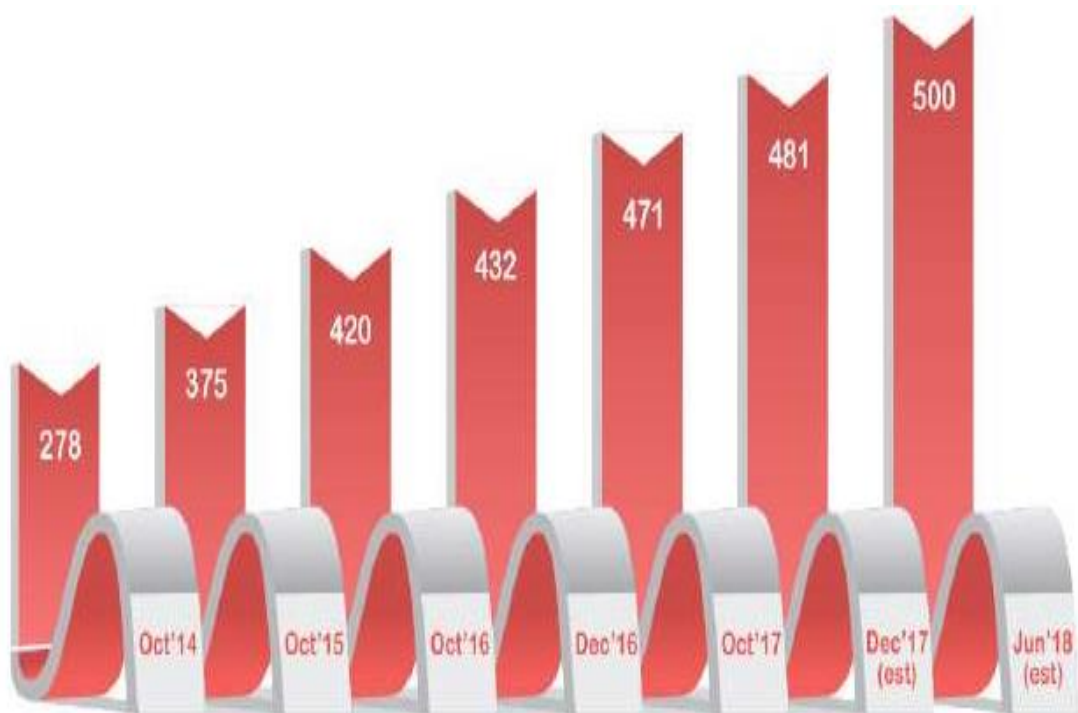
Having proceeded through the above stages, the advertiser wants the customer to purchase their product. This stage needs to be simple and easy, otherwise the customer will get fed up and walk away without a purchase. For example a variety of payment options encourages purchase whilst a complicated and slow website discourages purchases.

3.5 Internet users in India

According to the report by IAMAT and Kantar IMRB, the number of internet users will reach 500 million in India by June 2018 as shown in figure 3.2. In December 2017 India had 481 million internet users. According to the statistics of the report in Urban India there is a growth of 9.66% in 2016 and approximately it will reach 295 million internet users by December 2017. And when rural India is taken into consideration the growth rate is 14.11% from December 2016 and approximately it is estimated to have about 186 million users by December 2017 (India, 2018).

Figure 3.2

Internet Users (in MN)



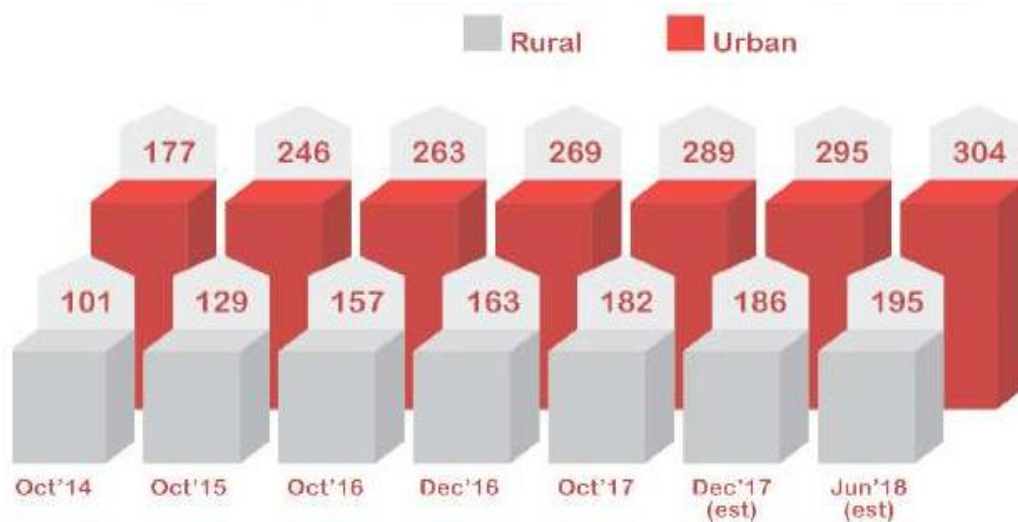
Source: IAMAI & Kantar IMRBI-CUBE 207, All India Users Estimates, October 2017

Even if the rural India shows a higher growth rate it is mainly due to the low base effect. Still the Internet users in Rural India are very less. In Urban India internet penetration was 68.84% in December 2017 when compared to 2016 which was

60.6%. The rural penetration growth has grown from 18% in December 2016 to 20.26% in December 2017.

Figure 3.3

Internet User (in Mns): Rural-Urban Analysis

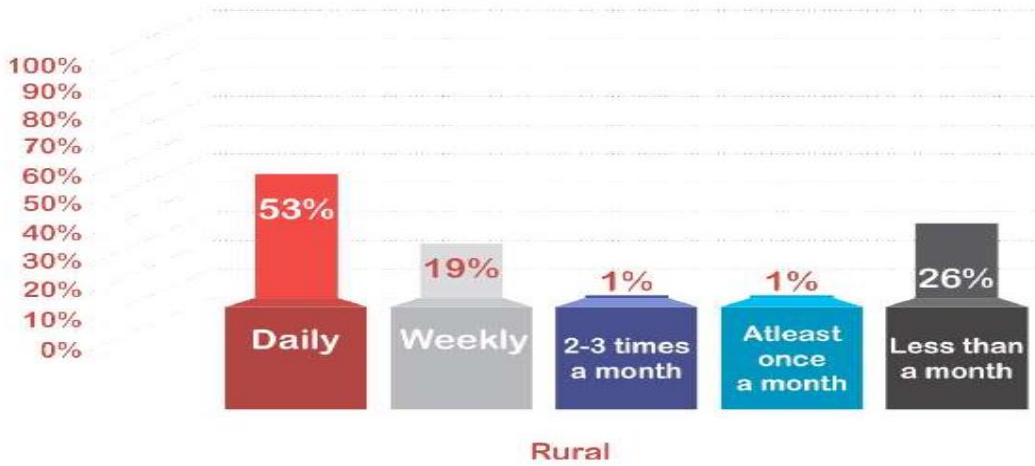


Source: IMAI & Kantar IMRBI-CUBE 207, All India Users Estimates, October 2017

In Urban India having a population of about 455 million there are 295 million internet users. In rural India with a population of about 918 million there are only 186 million internet users as shown in figure 3.3. So in rural India there is still a potential for about 732 million internet users. In urban India there are 62% users who access Internet daily as shown in figure 3.5 while in rural India there are only 53% users who access Internet on a daily basis as shown in figure 3.4. Internet usage is dominated by males in India. The estimated number of Female users is 143 million which around 30% of total internet users in India.

Figure 3.4

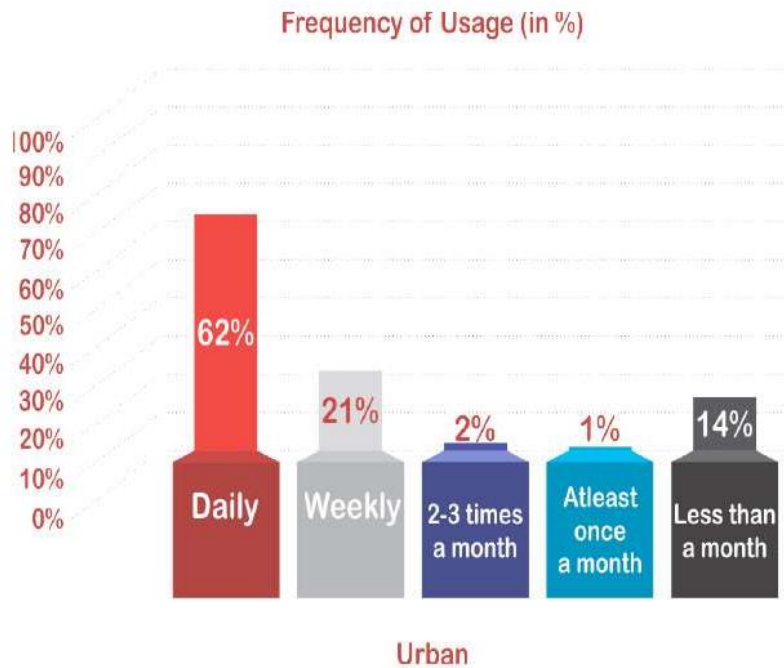
Frequency of Internet usage in Rural Area



Source: IMAI & Kantar IMRBI-CUBE 207, All India Users Estimates, October 2017

Figure 3.5

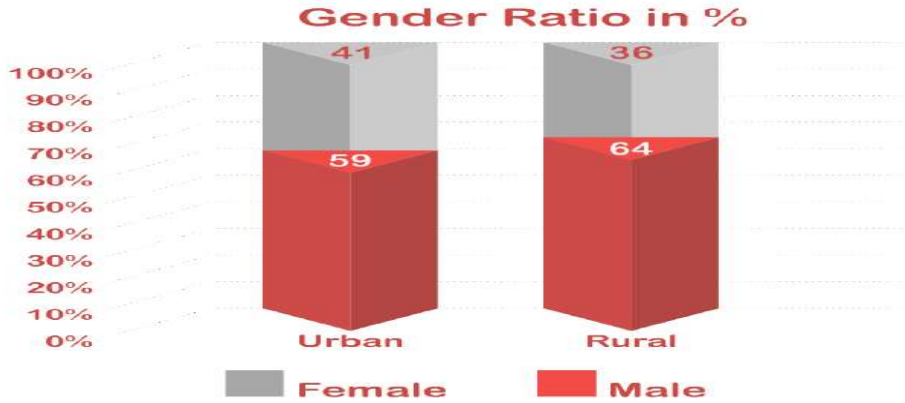
Frequency of Internet usage in Urban Area



Source: IMAI & Kantar IMRBI-CUBE 207, All India Users Estimates, October 2017

Figure 3.6

Gender Ratio in Percentage

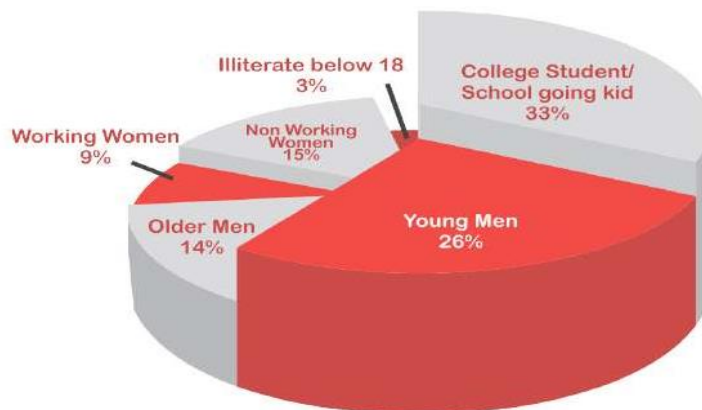


Source: IMAI & Kantar IMRBI-CUBE 207, All India Users Estimates, October 2017

The ratio between male and female internet users in rural area is 64:36 as shown in figure 3.6. In the last year there is a steady increase in the female internet users in the rural area. When demographic factor is taken into consideration the major users of internet are the youngsters as show in figure 3.7. Around 60% of internet users in India are students and youngsters. Social networking and popularity of entertainment makes internet attractive to youngsters.

Figure3.7

Internet User Demographic Profile



Source: IMAI & Kantar IMRBI-CUBE 207, All India Users Estimates, October 2017

3.6 The Internet as an Advertising Medium

As any other medium internet is capable of growth. Its dynamic expansion over the period from 1993 to 1999 has encouraged marketers, advertisers and their agencies to practice them. Amazon.com, the US direct book sellers has taken up online advertising with enthusiasm. They claim a sales turnover of over \$550 million in 5 years. Amazon has great belief in the future of online advertising. Amazon is planning to develop its business using internet as a means of communication, promotion and sales.

Internet is different from other communication media, because it is able to reach both mass market and specified individuals. It has the huge possibilities of bringing sellers and buyers on worldwide basis. Another advantage associated with online advertising is it allows enquirers and consumers to interact with advertisements directly and immediately. With a mouse click a visitor can call up information about a product, resolve questions about it and then buy it all this in the same visit.

Even if comparison can be drawn between Internet and other media like broadcast, press and direct mail. Capabilities of internet extend beyond all these because of its immediacy, flexibility and interactivity. Internet has the ability to reach target audiences on a truly global scale (Jefkins & Jefkins, 2000).

3.7 History of Internet advertising

With an increasing percentage of the consumer preferring to shop online, internet advertising is now become a multi-billion dollar industry. This exemplar shift, however, is a result of a colourful past. History of internet advertising shows how it has grown and flourished and held its place in a world where once print, television and radio were the only source for advertising.

3.7.1 SPAM

The first ever Spam email to annoy email owners was sent on May 3, 1978 as shown in figure 3.8. The recipient list was 400 users long and was taken from the ARPA net directory. ARPA net stands for Advanced Research Projects Agency Network.

Gary Thuerk is the creator of the first spam email advertisement to hit the inbox, he is known as the father of spam. He was a marketing manager at the Digital Equipment Corporation. The email was an invitation to West Coast users to a product demonstration of the then new Decsystem-20 by Digital. Although some were happy about the notification, the majority were angry at Thuerk for crashing their computers and for the unsolicited contact (AnkitOberoi, 2013)

Figure 3.8

Content of the First spam

DIGITAL WILL BE GIVING A PRODUCT PRESENTATION OF THE NEWEST MEMBERS OF THE DECSYSTEM-20 FAMILY; THE DECSYSTEM-2020, 2020T, 2060, AND 2060T. THE DECSYSTEM-20 FAMILY OF COMPUTERS HAS EVOLVED FROM THE TENEX OPERATING SYSTEM AND THE DECSYSTEM-10 <PDP-10> COMPUTER ARCHITECTURE. BOTH THE DECSYSTEM-2060T AND 2020T OFFER FULL ARPANET SUPPORT UNDER THE TOPS-20 OPERATING SYSTEM.

THE DECSYSTEM-2060 IS AN UPWARD EXTENSION OF THE CURRENT DECSYSTEM 2040 AND 2050 FAMILY. THE DECSYSTEM-2020 IS A NEW LOW END MEMBER OF THE DECSYSTEM-20 FAMILY AND FULLY SOFTWARE COMPATIBLE WITH ALL OF THE OTHER DECSYSTEM-20 MODELS.

WE INVITE YOU TO COME SEE THE 2020 AND HEAR ABOUT THE DECSYSTEM-20 FAMILY AT THE TWO PRODUCT PRESENTATIONS WE WILL BE GIVING IN CALIFORNIA THIS MONTH. THE LOCATIONS WILL BE:

TUESDAY, MAY 9, 1978 - 2 PM
HYATT HOUSE (NEAR THE L.A. AIRPORT)
LOS ANGELES, CA

THURSDAY, MAY 11, 1978 - 2 PM
DUNFEY' S ROYAL COACH
SAN MATEO, CA
(4 MILES SOUTH OF S.F. AIRPORT AT BAYSHORE, RT 101 AND RT 92)

A 2020 WILL BE THERE FOR YOU TO VIEW. ALSO TERMINALS ON-LINE TO OTHER DECSYSTEM-20 SYSTEMS THROUGH THE ARPANET. IF YOU ARE UNABLE TO ATTEND, PLEASE FEEL FREE TO CONTACT THE NEAREST DEC OFFICE FOR MORE INFORMATION ABOUT THE EXCITING DECSYSTEM-20 FAMILY.

Source:<https://www.adpushup.com/blog/the-history-of-online-advertising/>

3.7.2 Banner Ad

The first clickable web ad (which later came to be known by the term "banner ad") was sold by Global Network Navigator (GNN) in 1993 to a law firm, GNN was the

first commercially supported web publication and one of the very first web sites ever. Hot Wired was the first web site to sell banner ads in large quantities to a wide range of major corporate advertisers. Hot Wired coined the term "banner ad" and was the first company to provide click through rate reports to its customers. The first web banner sold by Hot Wired was paid for by AT&T, and was put online on October 25, 1994. In May 1994, an early Internet commercialization pioneer, who mentored Boyce in his transition from traditional to online advertising, first introduced the concept of a clickable/ tractable ad. He stated that he believed that only a direct response model—in which the return on investment of individual ads was measured—would prove sustainable over the long run for online advertising. In spite of this prediction, banner ads were valued and sold based on the number of impressions they generated. This approach to banner ad sales proved successful and provided the economic foundation for the web industry from the period of 1994 to 2000 until the market for banner ads "crashed" and there was a radical revaluation of their value.

3.7.3 Double click

Next major milestone in the banner ad industry was the launch of Double Click – an online ad-related-services providing agency- in 1996. This platform gave online advertising an entirely new perspective. Before Double click, the ads were not organized or coordinated. Not only that, before its creation it was hard for websites to find parties interested in buying ad spaces.

Before the end of the year 1996, Double click developed a technology called DART (Dynamic Advertising Reporting and Targeting) which helped advertisers to track the clicks and optimize their ads before the campaign ends. Because of its huge network, Double click allowed its advertisers to advertise in a plethora of websites, and unlike print and radio, Double click provided the advertiser a chance to customize their ad campaigns depending on its performance. For example, if an ad was not doing well on one website, the advertiser had the option to take the ad down from that website and focus on another one that was producing results. Double Click

made its revenue by brokering ads and by offering premium tracking & analytical services to their advertisers.

3.7.4 Banner Ad size become standard

With thousands of businesses flocking to create e -stores, and websites, the amount of banner ads also increased. With it came the standard ad sizes. 468x60 was the first and basic standard size. Other sizes that became popular among advertisers were 125×125 cubes, 120×600 skyscrapers and 728×90 leader boards.

3.7.5 The Dot Com Bust

Mid 90's to 2000 was known as the dot com bubble and it finally busted in the year 2000. The most highly affected area was the Silicon Valley. Dot com bubble was fuelled by the opening of thousands of new websites, and tech start-ups. But most of these companies saw a huge loss of money, depleted their raised capital and could not raise more, which gave rise to a small recession on the beginning of 2001. Banner ads were resulting in lower click through rates. But companies were still spending millions buying a spot. The ROI was not anywhere near impressive. Most of these new businesses focused on expanding their consumer reach instead of focusing on profit growth. They assumed that reaching a huge customer base would also increase their profits. To reach this goal they spent a huge amount on advertising, which didn't pay off. Investors were blindly investing in start-ups with big ideas rather than strong business models.

Unfortunately, many of these companies closed within the first few months of starting. During this time, technological stocks lost almost 60% of their value; in fact, NASDAQ composite went down from 5046.86 to 1114.11, which was a decrease of 78%. By mid-year 2000, the internet advertising revenue dropped by 32%.

3.7.6 Pop up and Pop under

After the dot com bust, website owners could not rely on banner advertising alone as a source of generating revenue. The prices of banner ads decreased and so did the

click through rates. The search of finding another effective alternative ended with pop up and pop under ads. Although the use of popup ads can be traced back to Late 90s, they became really prevalent during this period since they were said to be more effective and harder to ignore than static ads. Pop up ads work by opening a new window that appears when a user tries to access a website. The pop up might be an advertisement to a different product or it can be a means to capture information such as your email. When popup windows started to annoy the users, its sister variation-pop under was born.

3.7.7 The Advent of Pay per Click Advertising Model

Pay per click came into being as a means to help search engines generate revenue. It was in 1998, same year as Stanford graduate students Larry Page and Sergey Brin founded Google, that Goto.com's Bill Gross invented a similar model to PPC called the paid placement model (PPM). Goto.com, later became Overture, and was then acquired by Yahoo for \$1.63 billion. In 1998, however, PPM introduced the ability of automated auction/bidding, whereby the ad would be ranked for a key term, based on how much the advertiser was willing to pay. The advertiser would then pay Goto.com every time a user clicked on the ad. By mid-1998, people were paying as much as \$1/click. The reasoning behind PPM was that the people who were willing to pay for top spots in general searches were more relevant and better websites.

3.7.8 The Era of Social Media Advertising

Social media has revolutionized the online advertising industry. Online advertising has gotten powerful in a very short period due to social media. Facebook. Primarily formed for people to stay socially connected, the fact that more than 7.3% of the world's population use Facebook has made this platform perfect to be used as a marketing tool. Ports show that advertisers have spent more than \$4 billion on Facebook advertising. Facebook didn't really concentrate on advertising until 2 years after being created. In 2006, Facebook announced a one year marketing agreement with J.P. Morgan Chase to promote its credit card. In 2008, Facebook launched "Facebook ads for businesses and it also established the ad platform, "Beacon" that was more geared towards viral brand messaging. In 2008, it also introduced engagement ads which were used to captures users attention with its viral

and powerful messages. In 2009, Facebook added features with which advertisers could now target demographics based on language and radius. It also launched Self Service advertisement through which anyone could purchase an ad with a credit card.

- In 2010, Facebook shut down Beacon. It then introduces social context metrics to its analytics.
- In 2011, Facebook launches Sponsored stories.
- Since 2011, they have introduced Ads API and are constantly updating their advertising analytics so that advertisers are able to advertise to their targeted niche.
- In March 2013, Facebook acquired Microsoft's advertising platform – Atlas. The deal was valued at less than \$100 million while the technology behind Atlas (Quantive) was purchased in 2007 by Microsoft for \$6.2 billion.
- They are now focusing on optimizing their ad platform for mobile users as they account for majority of their traffic. At \$5 billion, Facebook advertising makes up for majority of their revenue.

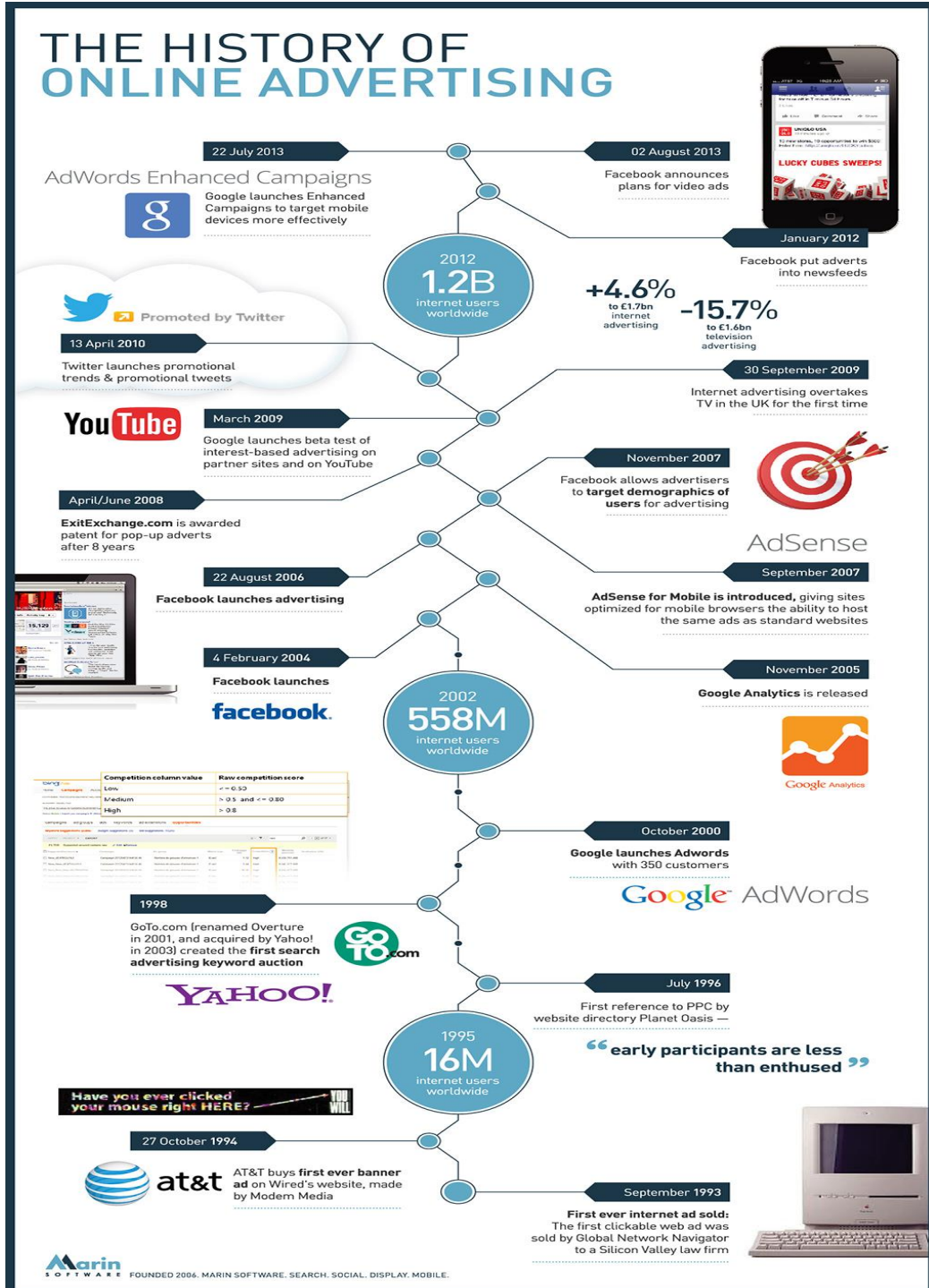
Twitter is another platform that was created not with advertising in mind, but to connect with others in 140 characters text sized messages. With its steady growth and its sponsored tweets plus trends, it is reaching the status of an advertising powerhouse.

- In 2009, 4 years after its launch, Kim Kardashian was said to be paid \$10,000 per tweet through the advertising company Ad.ly to advertise to her followers.
- In 2010, Twitter introduced Promoted trends and Promoted Tweets. The first promoted trend was Disney's Toy Story 3. Some of the twitters' early advertisers included Virgin America, Starbucks and Bravo.
- In 2010, Twitter also launched its promoted account feature which allowed businesses and brands to be included in the "suggested for you" category in the sidebar.

- In 2011, with Charlie Sheen joining twitter, he becomes the first person to reach a million followers within 25 hours. Just a few days after joining he engages in promoted tweets for interships.com through Ad.ly.
- As of 2012, Twitter's mobile advertising revenue has exceeded Facebook's mobile ad revenue, with \$129.7 million to \$72.7 million.
- Twitter's revenue is expected to double in the year 2013.
- Another powerful force in the social media advertising realm is, of course, YouTube.
- It was founded in 2005 and by the end of that year there were 8 million videos being viewed per day. This amount increased to 100 million views per day in the year of 2006.
- In 2006, YouTube launched its participatory video ads and brand channels. The participatory video ad is a user initiated video content with features like rate, share, favourite, comment and embed options enabled. With brand channels, YouTube gave marketers an opportunity to put out video content consistent with their brand. The first brand channel was Warner Bros. Records.
- In October of 2006, YouTube was acquired by Google for \$1.65 Billion.
- In 2007, YouTube was launched in 9 countries. Its mobile version was also introduced. Along with that, this was the year of In-video ad and YouTube partnership program.
- In the year 2008, YouTube launched promoted videos and pre-roll ads.
- In 2009 and 2010 YouTube partnered with Production houses to introduce full length TV shows and movies on YouTube.
- In the first quarter of 2013 alone, Martin Pyykkonen, Wedge Partners Corporation Analyst predicts YouTube generated \$350 million in mobile ad revenue.

Figure 3.9

The History of Online Advertising



Source: <https://www.marketingmag.com.au/news-c/infographic-the-history-of-online-advertising/>

3.8 Types of Internet Advertising

Like broad cast or print, internet is an advertising medium .Companies and organisation working to promote their products and services must consider this mean as they would television, magazines, and outdoor .Advertising on internet uses variety of forms.

3.8.1. Banner Ad

A banner contains a short text or graphics to promote a product or service. Banner ad is an object on the webpage. It provides a hyperlink to the advertiser’s website, Banner ad allows the users to open the advertiser’s website as and when they click them, it provides information and at the same time persuades the buyer to buy the product.

3.8.2. Pop-up Ad

Pop-up ad appears in its own window, when the user opens or closes a web page. Generally, pop-up-ads are considered very annoying and irritating. The in-built settings in browsers can block such pop-up ads.

3.8.3. Interstitial Ad

Interstitial ad opens in one’s own browser window when the user clicks a link to a new web page. The ad appears for a few moments before the intended web page gets loaded. Many interstitial ads close automatically and allow the intended page to open in the existing browser window.

3.8.4. Coupons

Certain companies offer their members discount coupons which they can print and use for both online and offline retainers. Coupons encourage customer to save money and enjoy discounts while shopping. When a customer clicks on certain coupons, it is easy for marketer to know the type of products the customers is interested in purchasing.

The coupons enable the marketers to monitor the customer behaviour. People get motivated by online coupons, as online coupons help save money. For example, cool savings.com provides Online Coupons from major online retailers and department stores, it saves time and money when consumers shop online and they can use discount codes. The coupons offered by them include health, education, clothing, travel, snacks, groceries, beauty products, etc.

3.8.5. Reward Programme

When consumers purchase product on internet, they get reward points. Once the reward points get accumulated, it is used for the purchase of products in future. The idea behind offering reward points is to encourage customers to make large purchases and earn more reward points to get more benefits.

For example, Taj Hotels allow customers to earn reward points and enjoy a host of exciting benefits when they use their services around the world. Taj hotels also have another programme designed for valuable corporate bookers. Bookings at the Taj will enable to earn reward points and special offers from the Taj.

3.8.6. Banner Swapping

It involves a direct exchange of links between websites. “A” company may agree to display the banner of company “B”, which in turn will display the banner of company “A” in the form of a link.

3.8.7. Tracking

The response of the viewer of the ad or e-mail can be tracked by placing tiny files called “Cookies” on viewer’s computer. It helps advertisers to receive information on what type of consumers are responding to different offers and also to know the kind of offers that evoke generally good response.

3.8.8. E-mail

E-mail has the ability to reach global audience at low cost. Unsolicited e-mail creates negative response and solicited e-mail is well received by customers. Email

Advertising offers advantages such as Massive reach, Remarkably educated and affluent audience, Unparalleled targeting, Real-time tracking, Rich media branding, Rich media branding, Lead generation and direct sales.

3.8.9. Sky scrappers

Sky scrapers are very long skinny ads. It runs down the left or right side of a website.

3.8.10 Google Ad Words (Pay-per-click Advertising)

Those companies who have financial resources and can make investment to bring targeted traffic to their websites; the best alternative is pay per click advertising. The ad words is also considered similar to SEO tools because in ad words the people are actually typing the key word phrases that are significant to your product and services before clicking on your advertisements. This method helps in brining traffic to your online business very quickly as long as you're able to turn a profit. That's where the problem usually lies for small companies who are inexperienced with this form of advertising. There is a lot of competition in pay per click campaigns these days, and it is very easy to waste a great deal of money if you don't have the experience. Many e-commerce stores get wrapped up in bidding wars that cost product margins to drop substantially. Therefore, if you're going to give this form of advertising a try, just make sure that you take an excellent training course and be ready to invest some money in the beginning while you figure out the entire process.

3.9 Importance of Internet advertising

With the beginning of technology, the internet has placed itself as one of the very few media alternatives that can be used for almost all advertising purposes across all possible market segments. Internet has taken only few years to reach about 50 million users. The television, radio and cable have taken a lot more years to achieve the number than the internet took. Internet was accepted rapidly as a medium of connectivity and commerce. As internet gained acceptance, marketers tried to explore if it can be used as a medium to advertise and found that it could give them more than what other media could offer. Customers could interact with the product

and build their own experience with it. The marketers believed that this form of brand conditioning would enhance the consumers brand experience. The growth of internet as a provider of standard global access to systems all over the world is an area of huge interest currently and will very soon become a major consideration for the marketing departments of most Indian organization marketing to consumers and businesses.

3.10 Advantages of Internet Advertising

Developments in Internet technology have changed the business world in a number of ways, by taking advertising techniques to a new level. Marketers use this power of internet to reach their target markets in innovative and personal ways. Online advertising, however, is much less expensive and reaches a much wider audience and will probably give you more profit than traditional advertising. It has a lot of advantages that traditional advertising haven't even dreamed about. This new form of advertising gives such wide possibilities, that it makes your head spin: video advertising, advertising on social networks, mobile advertising, e-mail advertising, banner advertising, Google Search advertising and a lot more. Following are the advantages of internet advertising.

3.10.1. Cost Efficiency

Advertising on internet is more cost efficient than traditional mass market. Internet advertisement is displayed all day and night and viewed by millions if audience. While TV and radio ads last less than 2 minutes and are shown a limited number of days. Banner and link swaps can that are completely free allows to reach large audiences with no expense. Cost saving can be enhanced by using ad- placement service such as Google Ad words , since ads can be placed on multiple outlets for a single, flat fee, rather than paying each outlet individually .

3.10.2. Audience targeting

In traditional methods of advertising, the choices are often limited to television, billboards, flyers, and direct mail. And while TV ads can be positioned at varying times of day to help attract the right audience, it's a lot more hit or miss. When you

advertise on the internet, there are several ways you can help reach your target audience faster and more effectively. Algorithms on sites like Google and Facebook can take a look at a potential customer's search history, then tailor the ads that they see to the last search made. This means that if you sell office furniture, and a customer has been browsing for this, your ad will show up on the feeds and websites that customer visits. Now you're reaching the right audience far more consistently and effectively than you would be by blanketing a neighbourhood with direct mail flyers. This not only will get you more potential customers, it will also mean your advertising dollars are being spent with the biggest possibility of return

3.10.3. Less expensive

A main benefit of internet advertising is that it has a much affordable price when compared with the traditional advertising costs. On the internet, you can advertise at a way more inexpensive cost for a much wider audience.

3.10.4. Wider geographical reach

Online advertising gives global coverage, which helps your online campaigns reach more audiences. This will definitely help to achieve superior results via your online advertising strategy.

3.10.5. No rigorous payment

This is another interesting benefit of internet advertising. In traditional advertising the full amount of money has to be paid to the advertising agency, no matter the results. In online advertising you have to pay only for the , leads or impressions and qualified clicks.

3.10.6. Easy result measurements

There are lot of effective analytics tools which can be used to measure internet advertising results, and this helps you to know what to do and what not to do in the advertisement campaigns. The fact of easy result measurement makes online advertising more appealing than the traditional advertising methods.

3.10.7. More targeted audiences

In comparison with traditional advertising, internet advertising helps to easily reach the targeted audience, which leads to the success of the advertisement campaigns.

3.10.8. Speed

Online advertising is faster than offline advertising activities. It is possible to send online ads to wider audience. So if you have large targeted audience online audience at the time of promoting your online advertisement, then the ads will serve to majority of the audience in no time.

3.10.9. Informative

In internet advertising the advertiser is able to convey more details about the advertisement to the audience and that too at relatively low cost. Most of the internet advertising campaigns are composed of a click-able link to a specific landing page, where users get more information about the product mentioned in the ad.

3.10.10. Better ROI.

Since internet advertising is mainly focused on performance based payment, you ROI is sure to be far better when compared with offline advertising. You can also easily track and analyse the performance of your online advertisements and adjust them so as to improve your ROI.

3.10.11. Easy Audience Engagement

Most of the online advertisement platform makes is easy for the audience to engage with your ads or products. As an advertiser we would be able to get more feedback from the audience and thereby improve the quality of our ads going forward.

3.10.12. Better Branding

Any form of advertising helps in improving the branding and internet advertising stands a score high in improving the branding of your company, service or product.

If your digital advertising campaign is well planned, you have the chances of getting your brand name spread virally over a larger audience (Anand).

3.11 Growth of Internet advertising in India

The number of internet users in India is expected to reach 500 million by June 2018, said a report by the Internet and Mobile Association of India (IAMAI). The number of internet users stood at 481 million in December 2017, an increase of 11.34% over December 2016 said a report titled “Internet in India 2017.” Urban India with an assessed population of 455 million has 295 million using the internet. Rural India, with an estimated population of 918 million as per 2011 census, has only 186 million internet users leaving out potential 732 million users in rural India.

Internet penetration in Urban India was 64.84% in December 2017 as compared to 60.6% last December. When compared there growth of internet penetration from 18% in last December to 20.26% in December 2017. The report also finds that 62% access internet daily in urban area and 53% in rural India. There are estimated 143 million Female internet users overall, which is approximately 30% of Total Internet users. “While Digital India is paving its way in rural India, the underlining digital gender gap still persists (Agarwa, 2018).

3.12 Digital advertising fraud on the rise

Corporate investing in digital advertising appear to be losing nearly half of their investment due to various reasons particularly fraud. New ad formats and channels, such as video or mobile apart from websites have turned out to be a breeding ground for fraud.” Bots, developed by fraudsters are deployed to engage with the ads, which lead to a massive dip in view ability,” says Rahul vengalil, CEO of what clicks a digital media audit firm. Fraud is typically carried out by creating fake ad traffic using content –scraping websites ,getting bots to click on the ads, or creating other fictitious mechanisms to deliver advertisements that are not seen by consumers. As per the Media Rating Council (MRC) standard of view ability, an ad impression is considered viewed if 50% of the ad space is seen by a human for 1 second for a static ad and 2 seconds for a video ads.

3.13 Measuring online advertising Audience

3.13.1. Hits

It is a measure of the online audience. Hits refer to a file loaded into a browser. A page with 10 images would record a minimum of ten hits. A Hit actually refers to the number of files downloaded on your site; this could include photos, graphics, etc. Picture the average web page, it has photos (each photo is a file and hence a hit) and lots of buttons (each button is a file and hence a hit). On average, each page will include 15 hits.

3.13.2. Page Views / Impression

Loading of one page into the users browser. A single page view consists of more than one hit. Page view allows comparison of sites. Internet ads are not bought on the basis of time but on the basis of page views. The assumption is ads are loaded on to the browser. However a significantly 30-40 percent of the pages load without the ad reaching the browser. Sometimes a page would have been stored for earlier viewing and the user would see the wrong ad which is called caching. Cache is a temporary memory designed to speed up access to the data source. On line buying on page views because of caching puts the advertiser at a disadvantage. Once a visitor arrives at your website, they will search around on a few more pages. On average, a visitor will look at about 2.5 pages. Each individual page a visitor views is tracked as a page view.

3.13.3. Ad Views

We can buy ad views instead of page views. They are registered only when an ad is displayed on the screen. Ad views measure how many times the ad was displayed. It however conceal who saw the ads and how often. A 100 ad views may mean 100 users have seen the ad once or someone has seen it 100 times.

3.13.4. Click- through

Users who click on the ad can be counted by the server with advanced software. Advertisers can opt to pay on click –through basis. A site takes some time to appear.

A click through on ad can be done by a user, but he may not wait till the site appears. The click-through rate (CTR) measures the amount of times an ad is clicked by users versus the amount of times it's been viewed but not clicked (impression). CPC stands for cost per click and is a measure for internet advertising cost (Chunawalla & Sethia).

3.14 Popular Online website for electronic goods

People are left with little time as they are busy in their work and responsibilities. In addition, with availability of wide range of products and convenience, they see internet as the easiest way to fulfil their needs. The high use of internet for shopping has given giant popularity to online shopping sites in India. The list of best online shopping sites along with brief reviews is mentioned

3.14.1 Flipkart.com

One of the most popular e-commerce websites. While its strength in offering books at a discount was its USP at one point of time, it has since diversified into various segments, with electronics and gadgets forming a chunk of it. Flip kart has a vast collection of cell phones, cameras, laptops, games, etc. and they offer most of their products at discounts. They have vast collection and many filtering options, as just having categories is not enough. Intelligent filtering options makes searches quick. It also has an online music store Flyte from where you can download music after paying for it. Their payment options include net banking, debit/credit card, cash cards and even Cash on Delivery.

3.14.2 Amazon. in

A large number of people from India swear by the services of Amazon. Amazon and flip kart are always at war with each other and are always at close heels. Amazon has an equally large number of products as flip kart. In fact, Amazon apparently sells more than flip kart. Since Amazon is an American company, it lacks the 'desi' taste that would be preferred by an Indian. It would be wise to Indianise its Indian domain. It would then be an instant hit amongst the masses.

3.14.3. Infibeam.com

Another popular e-commerce site which looks somewhat similar to Flipkart in terms of layout. It offers various lifestyle categories such as books and magazines, watches, etc. The sections include Camera, Computer peripherals and Electronics. There is a wide collection of peripherals. One thing about this site is that it features a deal on each of its category pages. Pricing is at par with competitors and you also get the option to pay in 0 percent monthly instalments.

3.14.4. Ebay.in

One of the big names internationally in the e-commerce segment, Ebay.in is the Indian arm of Ebay.com. This is the kind of marketplace where you will find any kind of product thanks to their tie-ups with resellers. You can find anything from a 19th century currency notes to 55-inch 3D LED TVs to slightly older models of Mercedes and Audi! Thanks to eBay's global presence, it has a feature called the Global Easy Buy which allows you to buy products selling in international markets in your local currency. They also have an India-specific payment gateway called Paisa Pay which protects the consumer from product damages while it is in transit.

3.14.5. Shopping.indiatimes.com

Belonging to the Times Group, India times shopping has been quite an old player in the e-commerce segment. It has a wonderful segmentation of its main product categories. It features five of the best deals on its homepage across categories. The discounts aren't that great here when you compare it with the likes of Flipkart and Infibeam. Computer peripherals did not have as many categories as we would generally like. Camera section has only 13 DSLRs. All-in-all, this is not the site to go to for your electronic items purchase, as you will find better deals elsewhere. However, for non-electronic items, this site has quite a variety.

3.14.6. Shopping.rediff.com

We are all familiar with Rediff, one of the oldest and most popular sites in India. This is an e-commerce arm of the same. The homepage shows the 10 best deals and

is populated with various categories with a couple of best deals from that category. There isn't much segmentation within the various categories. The layout is quite clean. It has a lot of accessory items under Computer Peripherals and Mobile accessories.

3.14.7. Futurebazaar.com

This is the e-commerce arm of Future Group, who is famous for their offline stores such as Big Bazaar, eZone, Pantaloons among other things. Future bazaar has a wide range of main categories, with detailed sub-categories. Magazine section does not have much variety. It has a section called Clearance, which has products selling at heavy discounts as it pertains to stock clearance. You can also place a requisition for bulk orders and expect some discount on the item.

3.14.8. Homeshop18.com

Probably one of the only sites which has its own TV channel. That speaks volumes about the reach of this site. The layout is clean and it has neatly divided categories. It has 7 of the best deals featured on the home page. The computers and electronics section is well-stocked with the latest and some very economical products. Each category on its page also has featured deals which are something unique from other sites that only have best deals featured on their homepage and none when it comes to individual categories.

3.14.9. Yebhi.com

On first glance, the design aesthetic of the homepage of this site seems to have taken some inspiration from Pinterest. This becomes obvious when you enter the respective categories, with product pictures splashed across the screen. As you scroll, you will see items dynamically arranging themselves. Agreed, it offers something different from other sites in terms of the look. Sure it has the electronics and mobile phone category, but on the whole the site seems biased in favour of fashion and lifestyle products as the former has limited categories as compared to the latter.

3.14.10. Univercell.in

As the name implies, this site is only concerned with mobile devices including smart phones, dumb phones, tablets and everything in between. They also stock accessories for your mobile devices. In this site there is a good Filter section and the cell phone models get quickly updated the moment you click on any filter be it brands, form-factor, OS, CPU and other features speeds up your searches. The tablet collection was lacking as there are very few budget tablets on the site. While it has an accessory section, it is not heavily populated, as compared to other competitors.

3.14.11. Tech shop. in/store/main.php

Although this site may not look as inviting as the ones we have seen above, do not go by the looks. For a Digit reader, this site makes complete sense as it has a detailed computer peripherals section. So under computer hardware, you will have all the components necessary to build your rig, the Networking section has categories for wired and wireless routers along with NAS devices and so on. It also has a Mobile phone section but there aren't many options to choose from especially when you consider the competition. Same goes for digital cameras.

3.14.12. Smart shoppers. in

The website has a large range of electronics from Digital Cameras to Gaming hardware and everything in between. The navigation and categorisation is well defined and the search function works well, giving you suggestions for keywords as you type. The website focuses heavily on camera equipment and is a worthy destination if you're in the market for carry-cases, tripods, and filters. The "sale of the week" section offers up some great deals on gadgets such as routers. We even spotted a Bamboo Pen & Touch input device. Overall the prices are fairly competitive.

3.14.13. Mediahome.in

If you're building a PC for yourself, there are a handful of websites that you must check out here in India. This necessary because once you decide on your configure,

ordering all components from one source may not be the best solution. Instead you'll probably find a good rate for say your motherboard and CPU on one site, while ordering the GPU and RAM from another site is cheaper. Media home stocks a range of components and we've often seen good deals on AMD GPUs here. At the time of going to print the site was down for maintenance, hopefully it should be back up by the time you're reading this. If not, more options follow in this list...

3.14.14. Themobilestore.in

Worth checking out for: Mobile Phones and phone accessories this is the online avatar of the popular retail chain with the same name. The prices weren't as competitive as we would've hoped, but a few of the featured products did come bundled with accessories making them worth a second look. If you're not happy with the prices too, this is a good place to know your choices. The site does have a good range of products including tablets. The navigation too can help you drill down to the phone of your choice by filters such as price, operating system, etc.

3.14.15. Timtara.com

This website has all sorts of electronics. From ceiling fans to cell phones to headphones to cameras to fridges. But in trying to provide range the site seems to be spreading itself thin trying to cover more things but not specialise in any. It gets a mention in our top 50 list on account of the deals it features on its homepage. Every now and then you do come across something that you can't resist.

3.15 Payment options in Internet shopping

Most of the online shoppers use credit card to make payments. Some system also allow users to create account and pay by means such as

- Cash on delivery (C.O.D, offered by almost all online stores)
- Online Cheques (e-cheques)
- Debit card
- E- Wallet
- Electronic Money

- Gift Cards
- Net Banking

Selected web sites do not accept International credit cards. Some websites allow customers to send gift from anywhere to anywhere, whereas other require both the shoppers billing address and shipping address to be in the same country in which web site does its business . Meting out the monetary part of transaction can be done in real time (for example, before the product is loaded off to the consumers they know that the credit card was declined), or might be done later as a part of the fulfilment process.

3.16 Disadvantages of online shopping

3.16.1. Inspecting the product before buying

Even though one can find wide variety of items online, not able to try them is a disadvantage associate with it. Even if there is an option of returning the products purchased online the customers have to bear the shipping and handling cost. So the customers become very choosy and have a hard time finding the right product.

3.16.2. Security and Privacy

The main disadvantage of online shopping is that it may not be as secure or private as going to the store. When they purchase online the buyers have to give their personal information and particulars regarding their credit card or bank details. Even if secured websites protect the personal information from hackers it is not totally safe and there are chances that the information can be stolen. Due to this the buyers have to make sure they use reputed website sites and install antivirus programs on their system and make sure they don't make purchases by using public systems.

3.16.3. Absence of pleasure of shopping

Some people prefer in store shopping .They like the instant gratification that comes from buying something and having it in their hand immediately. This is one of the disadvantages of online shopping.

3.16.4. Return can be costly

When the buyer receives damaged or wrong products returning it is costly and cumbersome. Even if the advertises say easy return policy the reality is different. The buyers have to inform the e-tailer get their response, send the product back and wait for either replacement or refund. Even if refund of product is made the shipping charges will not be paid back.

3.16.5. Dealing with Unknown Vendor

Lot of opportunities are opened for buyers in online shopping but also to the sellers. The e-tailer attracts who want to sell their product. But the problem is the buyers won't be aware of the reputation of the sellers and the quality of products they sell in case of electronic gadgets, clothing and other products

3.17 Challenges of online shopping

Though online shopping is growing exceptionally in India it faces various challenges.

3.17.1. High Competition

There are several players doing the same business in the same way. With high competition that is existing profitability is decreasing due to aggressive pricing strategies, heavy discount and offers and free delivery of goods. According to the study carried out by Google it is found out that in India online buyers will buy products without discounts and the country's online sales will drive 25% of the organised retail sales in 2020. Further, the report said that lifestyle as a category will overtake consumer electronics to become the largest online category by 2020 at 35 per cent of the total online spends.

3.17.2. Poor logistic and supply chain

Ecommerce companies live on the reach and the ability to stock more items than physical stores. This requires the need of strong supply chain which are not developed to global standard in India. Only a few courier companies in India have

the skill of handling commercial value goods and nationwide delivery network. Some of them are finding it difficult to handle cash on delivery, recheck return parcel and other complexities. Many of the e-tailers are compelled to establish their own delivery network across the country.

3.17.3. Internet Infrastructure

The growth of online shopping depends on the number of households that have computer, those who have internet connection and speed of the connection. For the growth of the internet shopping in India government should provide high speed internet facility at affordable prices.

3.17.4. Payments

There are various options of making payment which includes cash on delivery, internet banking, debit and credit cards. As most of the customers in India fear to share information online they opt for cash on delivery option. It is found out that return percentage of orders in cash on delivery is much higher than online payments.

3.18 Conclusion

India is the fastest-growing Internet Advertising market in the world at a CAGR of 18.8% during 2020-2025. Growth in mobile ad revenue overtook wired revenue in 2019 and is expected to be 74.4% of the total internet advertising revenue of INR 30471 Cr by 2025. In 2020 revenue from mobile internet advertising in India was INR 7331 Cr and will rise to INR 22350 Cr in 2025 – increasing at a 25.4% CAGR. This makes India the fastest-growing mobile ad market in the world, reflecting the potential for growth, with over half the population yet to take up a mobile Internet subscription in 2020.

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CHAPTER -4

CONSUMER BEHAVIOUR TOWARDS ELECTRONIC GOODS

4.1 Introduction

4.2 Consumer and Customer

4.3 Models of Consumer Behaviour

4.4 Factors Influencing Consumer Behaviour

4.5 Factors influencing Online Shopping Behaviour of consumers

4.6 Consumer Electronic Industry in India

4.7 Consumer Decision Making Process

4.8 Importance of Consumer Behaviour

4.9 Impact of family on Consumer Buying Behaviour

4.10 Buying Behaviour –The Types

4.11 Conclusion

4.1 Introduction

Consumer behaviour is a quickly growing discipline of study. It means more than just how a person buys products. Understanding consumer behaviour and knowing consumers are not that simple. It is almost impossible to predict with hundred percent accuracy how a consumer will behave in a given situation. Consumer behaviour reveals the totality of consumer's decision with regard to acquisition, consumption, and disposal activities. Consumers exhibit very significant differences in the buying behaviour and play an important role in local, national or international economic conditions. If a Marketer is able to understand what are the reasons consumer buy particular goods and services, they will be able to determine—which products are needed in the marketplace, which are obsolete, and how best to present the goods to the consumers. According to Engel, Blackwell, and Mansard, “consumer behaviour is the actions and decision processes of people who purchase goods and services for personal consumption.” According to Loudon and Bitta, “consumer behaviour is the decision process and physical activity, which individuals engage in when evaluating, acquiring, using or disposing of goods and services.”

Consumer is the ruler who regulates what a business is. Therefore a comprehensive marketing program careful analysis of the habits, attitudes, motives and need of consumers should be analysed. The marketer should find out the amount of goods required, the capacity of consumers to pay etc. For Instance if you intend to manufacture a new variety of any product one should analyse the nature of individual consumption or uses as too why consumer uses that product, which brand of the product they prefer to purchase and how he buys it, where he buys it, how often he buys it . It is noticed that behaviour is likely to show variation from individual to individual and from region to region. So analysing the consumer behaviour is a requirement even if the process is highly complicated.

Definitions

Courtland L Bovee' and John V Thill define consumer behaviour as consumers “all the actions involved in selecting, purchasing, using and disposing of goods and

services.” Consumers buying behaviour is a complex phenomenon with a number of factors that affect their behaviour when they involve themselves with buying process. **Schiffman and Kanuk** defines consumer behaviour as “The behaviour that consumers display in searching for, purchasing, using, evaluating and disposing of products and services that they expect will satisfy their needs.” According to **Wells and Prensky** “The study of consumers as they exchange something of value for a product or service that satisfies their needs”. “Those actions directly involved in obtaining, consuming and disposing of products and services including the decision processes that precede and follow these actions”. **Engel, Blackwell, Miniard**. “The dynamic interaction of effect and cognition, behaviour and the environment by which human beings conduct the exchange aspects of their lives” **American Marketing Association**. **Philip Kotler and Kevin Lane Keller**: A consumers buying behaviour is influenced by cultural, social and personal factors. According to these authors, culture, subculture and social class are particularly important influences on consumer buying behaviour. Social factors include reference groups, family and personal factors comprise of age and stage in the life cycle, occupation and economic circumstances, personality and self-concept, and life-style and values. According to Philip Kotler and Keller, the buying decision process comprises of Five-Stage model involving:

Problem recognition

1. Information search
2. Evaluation of alternatives
3. Purchase decisions
4. Post-purchase behaviour

4.2 Consumer and Customer

Consumers are the users of the goods. In tradition period consumers were defined in terms of economic goods and services where money transactions are involved. But now this concept has widened. Now scholars are including good and services

where monetary transactions are not involved, so those who are using the services of voluntary organisation is also included as consumers.

There are two types of consuming entities one is personal consumers and other is organisational consumers. Personal consumer buys good for his personal use, household use or gift to someone in the family. In all the above cases good are bought for the final use and is referred as the ultimate consumers. The other type of consumer is organisational consumer which includes profit and non-profit organisation. Educational institutions, hospitals, government agencies buy products and services for running these institutions. Manufacturing organisation buy raw materials to produce their own goods. Anyone who regularly purchase from a store or a company is termed as customer of that store or company. Thus a customer is typically defined in terms of specific store or companyBatra & Kazmi (2004).

4.3 Models of Consumer Behaviour

The consumer goes through a thought route to arrive at the decision to make purchase of the product. The decision of the Consumers to purchase a product are concerned mainly with questions of how to acquire and when, how much and where from. The influence of social science on buyer's behaviour has prompted marketing experts to develop some models for explaining and analysis such behaviour. The following are some of the models

4.3.1. Economic Model

In this model is based on the law of diminishing marginal utility. Here consumers follow the principle of maximum utility. The consumer desires to spend the minimum amount for maximizing his gains. Economic man model is based on:

Price effect: when the price of the product is less, more will be the quantity purchased.

Substitution effect: When the price of the substitute product is lesser, lesser will be the utility of the original product bought.

Income effect: When more income is earned, or more money is available, more will be the quantity purchased.

According to the behavioural scientists this model is not complete as it assumes the homogeneity of the market, similarity of buyer behaviour and gives attention only on the product or price. It over took all other aspects such as perception, motivation, learning, attitudes, personality and socio-cultural factors. Since human beings are complex entities and they are influenced by internal and external factors it is very important to have a multi disciplinary approach. Thus, price is not the only factor influencing decision-making and the economic model according to scientists has shortcomings (<https://www.wisdomjobs.com/euniversity/consumer-behaviour-tutorial-94/1-dot-economic-model-10577.html>.)

4.3.2. Pavlovian Learning Model:

This model is named after the Russian Physiologist Ivan Pavlov. A dog was used in the experiment and he observed how it responded on the call of a bell and presenting it with a piece of meat. The responses of the dog were measured by the amount of saliva secreted by the dog. Changes in behaviour which occur by practice and, based on previous experience were observed. This is important to marketers as well. The learning process consists of the following factors:

Drive This is a strong internal stimuli which impels action. Because of the drive, a person is stimulated to action to fulfil his desires.

Drives Can be innate (in-born) which stem from physiological needs, such as hunger, thirst, pain, cold, sex, etc. Learned drive, such as striving for status or social approval. Cause is weak stimuli that determine when the buyer will respond.

We have: (a) Triggering Cues: These activate the decision process for any purchase.

(b) Non-triggering Cues: These influence the decision process but do not activate it.

These are of two kinds:

1. Product cues are external stimuli received from the product directly, e.g., colour of package, weight, style, price, etc.
2. Informational cues are external stimuli which provide information about the product, like advertisement, sales promotion, talking to other people, suggestions of sales personnel, etc. Response is what the buyer does, i.e., buy or does not buy.

Reinforcement

Thus, when a person has a need to buy, say clothing, and passes by a showroom and is attracted by the display of clothing, their colour and style, which acts as a stimulus, and he makes a purchase. He uses it, and if he likes it, enforcement takes place and he is happy and satisfied with the purchase. He recommends it to his friends as well, and visits the same shop again. Learning part thus is an important part of buyer behaviour and the marketer tries to create a good image of the product in the mind of the consumer for repeat purchases through learning.

4.3.3. The Howard-Seth Model:

This model shows that consumer behaviour is complex process. Consumer behaviour is influenced by concepts of learning, perception and attitudes. This model of decision-making is applicable to individuals. It has four sets of variables which are:

- (i) Input
- (ii) Perceptual and learning constructs
- (iii) Outputs
- (iv) Exogenous or external variables.

Inputs

Inputs are necessary for the customer for making decisions:

These inputs are provided by three types of stimuli as shown in Fig.

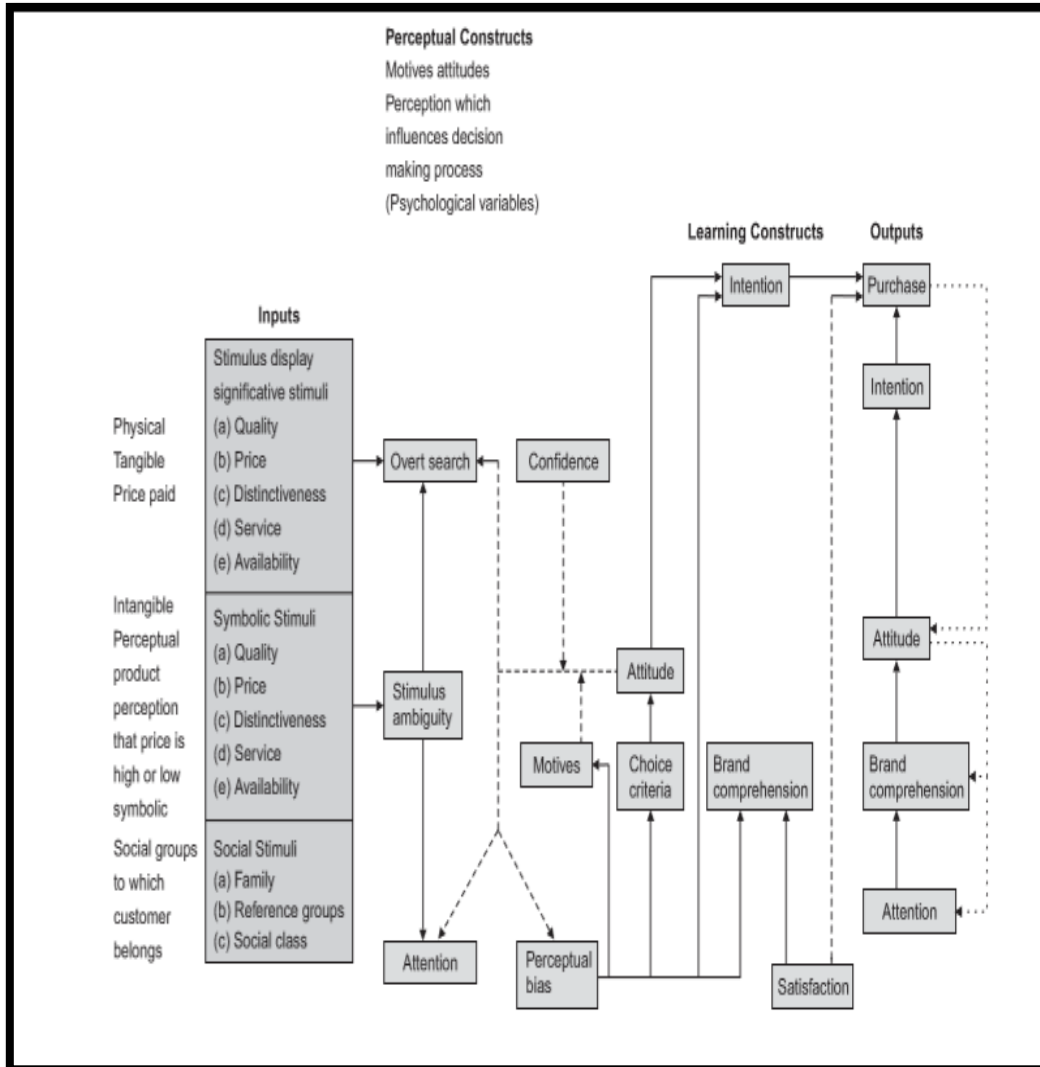
- (a) **Significative stimuli:** It consists of tangible characteristics of the product. They include price, quality, distinctiveness, services rendered and availability of the product. They are required for making decision.
- (b) **Symbolic stimuli:** They are similar to significative stimuli but they include the perception of the individual i.e. price is high or low. How it is different from other products, what is the position of after sales service and how quickly or easily is the product available and, from where.
- (c) **Social stimuli:** This is the stimulus provided by family, friends, social groups, and social class. This is important, as one lives in society and for the approval and appreciation of the society, buying habits have to be governed.

Perceptual and learning constructs

These constructs are psychological variables, e.g., motives, attitudes, perception which influence the consumer decision process. The consumer receives the stimuli and interprets it. Two factors that influence his interpretation are stimulus-ambiguity and perpetual bias. Stimulus ambiguity occurs when the consumer cannot interpret or fully understand the meaning of the stimuli he has received, and does not know how to respond. Perceptual bias occurs when an individual distorts the information according to his needs and experiences. These two factors influence the individual for the comprehensions and rating of the brand. If the brand is rated high, he develops confidence in it and finally purchases it.

Figure 4.1

Howard-Seth Model



Sources: Howard-sheth Model: Simplified Adaption of brand Journal of Economics and Sustainable Development www.iiste.org ISSN 2222-1700 (Paper) ISSN 2222-2855 (Online)

Output

By output we mean the purchase decision. After purchase there is satisfaction or dissatisfaction. Satisfaction leads to positive attitude and increases brand comprehension. With dissatisfaction, a negative attitude is developed. The feedback shown by the dotted line and the solid lines shows the flow of information.

Exogenous or external variables

These are not shown in the model, and do not directly influence the decision process. They influence the consumer indirectly and vary from one consumer to another. These are the individual's own personality traits, social class, importance of purchase and financial status. All the four factors discussed above are dependent on each other and influence the decision-making process. The model though complicated, deals with the purchase behaviour in an exhaustive manner.

4.3.4 Sociological Models

This is concerned with the society. A consumer forms a part of the society and he may be a member of many groups in a society. Buying behaviour to a great extent is influenced by groups of family friends and close associates exert. A consumer may be a part of a political party where his dress norms have to accordingly. As a member of an elite organisation, his dress requirements may be different, thus he buy things that conform to his lifestyles in different groups.

4.4 Factors Influencing Consumer Behaviour

Consumer buying characteristics affect buying behaviour as consumer purchases are influenced strongly by cultural, social, personal, psychological characteristics. Whenever a consumer buys anything from the market, final decision is affected by various factors like:

- Cultural
- Social
- Personal
- Psychological

4.4.1 Cultural Factors

Consumer behaviour is deeply influenced by cultural factors such as

- Culture – It is the part of every society and is the important cause of person wants and behaviour. The influence of culture on buying behaviour varies from region to region.
- Subculture - Each culture contains different subcultures such as religions, nationalities, geographic regions, racial groups etc. Marketers can use these groups by segmenting the market into various small portions.
- Social Class - People from different social classes tend to have different desires and consumption patterns. Disparities resulting from the difference in their purchasing power. According to some researchers, behaviour and buying habits would also be a way of identification and belonging to its social class. In this way marketing activities could be tailored according to different social classes.

4.4.2. Social Factors

Social factors impact the buying behaviour of consumers. The important social factors are: reference groups, family, role and status.

- Reference Groups - Reference groups have potential in forming a person attitude or behaviour. The impact of reference groups varies across products and brands.
- Family - Buyer behaviour is strongly influenced by the members of a family. Therefore marketers are trying to find the roles and influence of the husband, wife and children. If the buying decision of a particular product is influenced by wife then the marketers will try to target the women in their advertisement.
- Roles and Status - Each person possesses different roles and status in the society depending upon the groups, clubs, family, organization etc. to which he belongs. For example a woman is working in an organization as a finance manager. At the same time, she is playing two roles simultaneously: role of a finance manager as well as role of a mother.

4.4.3. Personal Factors

Personal factors can also affect the consumer behaviour. Some of the important personal factors that influence the buying behaviour are: lifestyle, economic situation, occupation, age, personality and self-concept.

- Age - Age and life-cycle have potential impact on the consumer buying behaviour. It is obvious that the consumer's taste and preferences about goods and services changes with the passage of time. Family life-cycle consists of different stages such young singles, married couples, unmarried couples etc. which help marketers to develop appropriate products for each stage.
- Occupation - The occupation of a person has significant impact on the buying behaviour of consumer. For example a marketing manager of an organization will try to purchase business suits, whereas a low level worker in the same organization will purchase rugged work clothes.
- Economic Situation - Consumer's economic situation has great influence on his buying behaviour. If the income of a customer is high then choice of more expensive products will be there and a person with low income will purchase inexpensive products.
- Lifestyle –Consumer buying behaviour is influenced by the lifestyle of customers. Lifestyle of the consumer shows re the way a person lives in a society and purchases the things according to his surroundings.
- Personality - Personality changes from person to person, time to time and place to place. It also has a great influence on the buying behaviour of customers. Personality is the totality of characteristics of a man.

4.4.4. Psychological Factors

There are four important psychological factors affecting the consumer buying behaviour. These are perception, motivation, learning, beliefs and attitudes.

- Motivation - The level of motivation affects the buying behaviour of customers. Every person has different needs such as physiological needs, biological needs, social needs etc.
- Perception - Selecting, organizing and interpreting information in a way to produce a meaningful experience of the world is called perception. There are three different perceptual processes which are selective attention, selective distortion and selective retention.
- Beliefs and Attitudes - Customer possesses specific beliefs and attitudes toward various products. Since such beliefs and attitudes make up brand image and affect consumer buying behaviour therefore marketers are interested in them. All these factors combine to perform a comprehensive model of consumer behaviour that reflects consumer decision making process. The major factors and the process of decision-making shape the behaviour and preferences of consumer behaviour.

4.5 Factors Influencing Online Shopping Behavior of Consumers

Online consumer behaviour is a complicated socio-technical phenomenon and has been the focus of researchers for the last decade. It is extremely hard trying to understand the psychological state of consumers while they are purchasing the products. There are many factors that can lead to having higher transaction rates and having a quick look into shopping behaviours.

4.5.1. Financial Risk

The number one concern of the individual while shopping online is the financial risk. Financial risk is means the risk of losing money while purchasing or making a product work properly from an online purchase. Certain age group of consumers are concerned with the privacy and security of the bank account information. The older generation is more doubtful to make purchases online than the present generation. The real concern while making online purchases is disclosing your financial information online.

4.5.2. Product Risk

Customers are able to have the product in their front when opting for traditional shopping. So they will be able to manage their expectation while purchasing the products. Ecommerce business gives correct explanation of the products and they also provide the ability to zoom in on the product pictures to give the client an accurate expectation of the product. Due to the limited information that is sometimes presented to consumers they lose the inability to evaluate the quality of the product.

4.5.3. Convenience Risk

One of the best aspects of online shopping is convenience. The major benefit of online shopping is it saves them time throughout the day. Since variety online stores with all the products are available, Individuals don't have to go out of their house and create extra time for shopping. This helps them to save their time and do things that they actually want to do.

4.5.4. Non-delivery

While shopping online not receiving their products after purchasing them online is a common fear shoppers share even if it is not a common phenomenon. Online shopping creates a tension in the mind of the consumers that they will not receive the product in the agreed time as stated by the business. Another issue the consumer faces in online shopping is improper shipping and handling during transportation. Easing customer's minds on shipping and non-delivery is by giving accurate updates on when they should expect the product they ordered.

4.5.5. Return Policy

The return policy means the ability to return an unwanted item or purchase that doesn't measure up to their expectations or needs. Without a proper return policy, a customer's shopping behaviour is severely affected because they are forced to put too much faith into the ecommerce business, which is hard to achieve due to fraud and falsely described products. For a customer the worst thing to happen is

receiving a product and feeling like their money was wasted because the product doesn't measure up to expectations.

4.5.6.Cultural Differences

Each society's value system is different, but it is responsibility of the ecommerce company to give confidence to the buyers. Almost about 43% of the buyers are coming from countries that do not speak English. There are also various cultural differences that need to be accounted for. Understanding the relationship that the consumer has with online shopping and the Internet in particular can affect consumer behaviour.

4.6 Consumer Electronic Industry in India

The consumer electronics industry is witnessing a constant increase in demand as the market is still under penetrated. The major electronic products that are produced in India include Television, DVD players, Set-top boxes, Home theatre systems, MP3 players, Audio equipment, Digital cameras, smart phones and Household appliances.

The domestic home appliance and consumer electronics market is expected to grow by 10% on a compounded annual growth rate till 2022. According to latest report, the country is having the possibility to be one of the fastest growing markets in the world in terms of consumption, manufacturing and job creation. The major reason for the growth is merging middle class, rising disposable incomes and progressive government reforms such as digital India and Make in India.

The major challenge is low domestic cumulative value addition in the production cycle which is 7% for smart phones and 40% for most new age products which is far lower than the global average. This resulted in high cost of finance and power and inefficient infrastructure (Mukherjee, 2017).

4.7 Consumer Decision Making Process

In this competitive world companies not only want to know about the changes in taste and preference of the consumers but also want to know the influential sources of information of consumers. The consumer's decision making process involves number of correlated stages of activities. The decision making process begins with identification of unsatisfied wants .It is then converted into drive. The consumer improves the knowledge of the product from various sources of information. Then they choose the best alternative from various alternatives. Then the buyer tries to evaluate the post purchase behaviour of the consumers to know the level of satisfaction. A consumer passes through various stages in Decision making process.

4.7.1. Problem Recognition

The consumer decision making process starts with identifying of the problem. Problem recognition is known to occur when the customer feels discrepancy between his/ her desired and actual state. The consumer's perception of the actual state that leads to problem recognition is not an objective reality as the actual state is also determined by a consumers lifestyle and current situation. There will be various factors responsible for the discrepancy that includes consumer desires, perceptions of the existing state. These factors are beyond the control of the marketing managers(Sharma & Singh, 2013).

The important non- marketing factors are culture and subculture, emotions, previous financial status, reference groups, individuals and situations. The major marketing factors are managers should know the problems faced by the consumer, they must know how to develop marketing mix to solve the consumer problems, and occasionally they want consumers to recognize the problem.

4.7.2. Information Search

After recognising the problem the consumer now engages in searching the information both internally and externally. Information search requires time, energy and money. For internal search use of long term memory is required to find if satisfactory solution exists. If the solution is not got through internal search then the

search process is diverted to external information to find solution for the problem. External information includes Opinions, Attitudes, and feeling of friends, neighbours and relatives. It also includes information provided by the company in pamphlets, articles, website and personal contact. One of the main objects of internal and external search is to determine the appropriate evaluation criteria.

4.7.3. Alternative Evaluations and Selection

Consumer's choices are not logical and structured; they are frequently circular, emotionally incomplete and based on expediency rather than optimality. An important factor in consumer choices is the situation. A large number of managers consider consumers as a rational decision maker who has sufficient skill to calculate which option will maximise his value. This approach is known as Rational Choice Theory. But in reality consumers have limited capacity to process information. In many situations consumers don't engage in rational decision making but make decision that is suitable for a situation.

While making buying decision a consumer makes any of consumer choice processes:

- Affective choice is more holistic in nature. The decision rule is "how do I feel about it". The consumer imagines using the product and evaluates the feeling that this use will produce.
- Attribute –based choice requires the knowledge of specific attributes at the time of making the choice. It includes attribute by attribute comparisons across all brands.
- Attitude based choice involves the use of general attitudes, summary impressions. No attribute by attribute comparisons are made at the time of choice.

4.7.4. Purchases

At this stage Consumer will make an intention to buy the most preferred brand. Two factors will interfere between purchase intention and purchase decision. These are

- Attitude of others
- Unanticipated situational factors

The preferred purchase intention is affected by the attitude of others around the consumers. A buyer's preference for a particular brand will increase if someone whom he respects strongly favours the brand. But at times the influence of others become complex when several people close to the buyer hold contradictory opinions and the buyer tries to please them all. At times unanticipated situation may erupt to change the decision for example a consumer losing his/her job or purchase of something become more urgent.

While making a purchase decision, the consumer may make up the following five sub decision.

- Product choice
- Brand choice
- Dealer choice
- Purchase timing
- Purchase amount

4.7.5. Post Purchase behaviour

After making a purchase and using it consumer experience some level of satisfaction or dissatisfaction. The marketer's job does not end with the sale of the product. Marketers have to monitor the product uses, post purchase satisfaction. Some purchase result in non use and some result in post purchase dissonance which reflect a doubt or anxiety that might have come in the consumers mind after he or she made the purchase.

4.8 Importance of Consumer Behaviour:

Understanding the behaviour of a consumer is very is important for any organization before introducing a product. If the organization is not able to analyse how a customer will respond to a particular product, the company will face losses.

Behaviour of a consumer is very complex because each consumer has different mind and attitude towards purchase, consumption and disposal of product. When the theories and concepts of consumer behaviour are properly understood it helps to market the product or services successfully. Moreover, studying about consumer behaviour helps in different aspects. There is a constant change in the living standards, trend, fashion and change in technology. Understanding these factors is of supreme importance because the marketing of product are largely dependent on them. Thus, for meeting the sales objectives the consumer behaviour serves as a successful tool for marketers.

Importance of Consumer Behaviour to business managers

The main purpose behind selling a product is to satisfy demands and wants of the Consumers. This purpose can be achieved by studying the consumer behaviour. For marketers and sales persons a consumer is most important, therefore it is very necessary to consider the likes and dislikes so that they can provide them with the goods and services accordingly. More careful analysis helps to prediction the behaviour of consumers or services. The study of behaviour consumer helps business manager, sales person and marketers in the following way.

- To create the best possible product or service that fully satisfies consumer's needs and demands.
- To decide about the availability of the product for easy access of consumers.
- To make a decision on the price at which the consumers would be ready to buy that product or service.
- To find out the best method of promotion that will prove to be effective to attract customers to buy a product.
- To understand why, when, how, what and other factors that influence buying decision of the consumers.

Importance of Consumer Behaviour to Marketers

Study of consumer behaviour is important for marketers. Knowing a consumer as an individual or group is important to understand how the consumer purchases, consumes or disposes of products and services and how they share their experience to satisfy their wants or needs. This helps marketers to understand how consumers behave so that they can position their products to a specific group of people or targeted individuals.

From the marketer's point of view the basic purpose of marketing is to sell goods and services to more people so as to make maximum profit. This principle of making profits is greatly applied by almost all marketers. Earlier it was really easy for the marketers to make profit. However, today consumers are more aware about the use of a product and other product information, so it is not easy to sell or attract a customer to buy the product. In today's world proper research is required by the marketers to sell a product or service or to convince consumers to buy a product.

The following are some of the points discussed that explain the value to marketers of understanding and applying consumer behaviour concepts and theories.

1. Know the buying behaviour of consumers.
2. Create and retain customers through online stores.
3. Understand the factors influencing a consumer's buying behaviour.
4. Understand the consumer's decision to purchase a product or service.
5. Increase the knowledge of sales personnel to influence a consumer to buy a product.
6. Help marketers to sell a product and create focused marketing strategies.

1. Know the buying behaviour of consumers

The study of consumer behaviour helps marketers to forecast the behaviour of consumers while they are purchasing a product. The study not only makes the marketers understand what a consumer's purchase is, but also helps to understand why they purchase it. Moreover, other questions like how, where and when they purchase it are also answered. The studies of consumer behaviour help marketers to understand the post-purchase behaviour of the consumers. Thus, the marketers

become fully aware about every phase of consumption process i.e., pre-purchase behaviour, behaviour during purchase and post purchase behaviour. From various studies in the past it is found that each consumer behaves differently for a product i.e., they buy the product for different reasons, pays different prices, used the product differently and have different emotional attachments with the product.

2. Create and retain customers through online stores

According to Professor Theodore Levitt consumer behaviour is of most importance to marketers in business studies as the core aim is to produce and retain customers. When the consumers are satisfied with the product, he or she will buy the same product again. Therefore, the marketer has to market the product in such a way that it convince customer to buy the product. Thus, creating customer and the retaining those customers are essential. These can be done through paying close attention towards the consumer's behaviour while making buying a product in the market place. Moreover, the information published on the websites mainly influence the customer's buying behaviour. Information on published sources awaken consumer to buy a product or service. Furthermore, updating such information will help the consumer to retain to a product or re try the product if the product has dissatisfied them.

3. Understand the factors influencing Consumer's buying Behaviour

Before entering the market the marketers should consider the factors that affect the buying behaviour of consumers. There are many factors that influence the consumers to purchase a product such as social influence, cultural influences, psychological factors and personal factors. Understanding these factors helps marketers to market the product on right time to the right consumers. Attention should be given by the marketer towards cultural influences such as religion, values and norms of the people or societies targeted and lifestyle of the targeted consumers. Different strategies can be used on the targeted consumers to buy marketed products and services. If the marketers failed to understand the factors that might influence consumers, they will fail to meet the demands of consumers. Some variables cannot be observed directly. In such case, thorough understanding of concepts and theories

of consumer behaviour helps marketers to predict the consumer's buying behaviour to a reasonable extent.

4. Increase the knowledge of sales person influence consumer to buy product

The products and services marketed revolve around the consumer behaviour and how they will respond to them. Sales persons will be able to deliver right product to right people if they effectively market the product. Consumer behaviour tries to analyse what the consumer need and want to buy and what goods and services are available to satisfy their needs. When the sales person clearly understand the consumers demand and need for a product they can sell goods that are closely related to their requirement. A sales person should have good command over the spoken language. This is because any miscommunication could harm brand reputation. Sales person might fail to meet their target if the consumers are having more knowledge of the product. For meeting the demands and satisfaction of the consumers, sales person should be fully aware of the consumer's behaviour in different situation.

5. Understand the consumer's decision to dispose a product or services

Disposal of product means throwing away of products by the consumers. If the marketers are able to find out why and when the consumers dispose a product, the companies can position themselves so that this behaviour can be limited. Consumers dispose the product when the products have failed to deliver the expected satisfaction by the consumers. Some marketers try to get the follow up from the consumers so that they can find the reason behind the failure of the product. In order to retain the consumers companies offer consumers with services like exchange of the product, money back guarantee etc.

Psychological characteristics, situational factors or the intrinsic factors of product influence a consumer to dispose the product. Psychological characteristics include mood, approach, social class, social conscience, perception etc. The situational factor includes urgency, functional use, fashion change etc. The intrinsic factors

include product style, durability, reliability, adaptability, replacement cost, colour, size etc

For example, the personal computers sold previously were largely demanded by consumers. However, due to change in size, advancing technology, affordability, convenience; most people have switched to laptops and mobiles with operating systems have disposed personal computers to a greater extent.

6. Help marketers to optimize sale of product and create focused marketing strategies

The theories and concepts of Consumer behaviour help marketers to optimize their sales and to create efficient marketing strategies. These theories help the marketers to understand how the consumers spend money, what factors incline them to spend more money on a product, all these information can be used by the marketers to plan strategies for successfully marketing the products. There are some factors that need to be carefully analysed by the marketers which help them to increase their sales and develop effective marketing strategies. These factors are discussed as follows:

- **Consumer's rational behaviour:** It is important for a marketer to understand the situations where the consumers behave rationally. The theories of consumer behaviour suggest that the consumers want to get maximum benefit from the purchased product by spending minimum amount. The entire money with the consumer have is not spend on purchase of a product, they keep certain amount of money as their savings. But consumers with limited money spend the entire amount on the purchase of basic needs such as shelter, food and clothing. These situations should be analysed by the consumers before marketing the products.
- **Consumer's taste and preferences:** Marketers can revamp their product after understanding the taste and preference of the consumers. The marketers should understand the consumers interest in the product by breaking down the targeted consumers into demographics, like age, occupation and location.

- **Price of Products:** The Consumer behaviour theories recommend that marketers should keep their prices low without affecting the quality to attract consumers. This is because consumers go after those products that are priced low but satisfies their demand.
- **Consumer's knowledge about a product:** The marketer must try to know the extent the consumers have information about a product. Mostly, consumers select products with which are familiar to them. For example, if the consumers are aware of the health effects of eating high fast food, marketing such products to health conscious consumer will be a failure.

4.9 Impact of Family on Consumer Buying Behaviour

Members of the buyers family exercise a strong influence on the buying behaviour. Such families are of two types

4.9.1. The family of orientation

It consists of the parents from whom the people acquire an orientation toward religion, politics and economics and also acquire a sense of personal ambition, love and self worth. There is a significant influence on the unconscious buying behaviour of the buyer by the parents , even if the buyer no longer interacts much with his or her parents .When the parents continue to live with their parents their influence on the buying behaviour can be substantial(Tyagi & Kumar, 2004).

4.9.2. Family of procreation

It consists of the spouse and children of one self. They have a great influence on the everyday buying behaviour. Marketers are taking keen interest in studying the influence of husband, wife and children in the purchase of a variety of products and services:

- **Husband- wife involvement:** Involvement of husband and wife varies by the category of the product. The wife is considered to be the main purchasing agent especially in areas of food, sundries and clothing items. But this concept is recently changing with the increased number of working wives

and the willingness of the husband to do more of family purchasing. When taking decision with regard to expensive products, partners go into joint decision. So the marketers have to decide which member is having greater influence in purchase of a product. Either the husband is more dominant or the wife or they have equal influence as is clear in the following products and services.

- a) Husband dominant – Life insurance, automobiles, television
- b) Wife –dominant-Washing machine, carpeting non living –room furniture, kitchen ware.
- c) Equal – Living –room furniture, vacation, housing, outside entertainment.

4.10 Buying Behaviour – The Types

On the basis of the degree of the involvement of the buyer, there are four types of consumer buying behaviour

4.10.1. Complex buying behaviour

Complex buying behaviour is seen in case of high involvement product. This include risky, costly and bought infrequently items. This consists of three stages; firstly the buyer develops beliefs about the product, secondly the buyer develops attitude about the product and finally the buyer makes thoughtful choice. In this case the marketer needs to make variations in product features, quality, price and benefits.

4.10.2. Dissonance reducing buying behaviour

In this situation the consumers has high involvement on purchase decision but feel little indifference in quality or any other attributes of the product. In this situation consumer first acted, then acquired new beliefs then ended up with a set of attitudes.

4.10.3. Habitual buying behaviour

It is included in routine buying behaviour. In this case consumer may not devote more time and money and the involvement part is also less. It consists of product

that is frequently bought, Those products were the consumer has a perfect knowledge of the various alternatives and products that are inexpensive.

4.10.4. Variety seeking buying

This is the case of brand switching by consumers. It is happening in case where the products belong to low involvement items but there is a significant difference in brands. The main reason for brand switching is for the sake of variety rather than dissatisfaction.

The above are the different ways in which consumer behaves .Based on the review of literature and theoretical framework, the following variables were identified to achieve the objectives of the study.

Table 4.1

Variables Selected for the Study

Objectives	Variables
Profile of Consumers	Gender, Age, Education Qualification, Occupation, Nature of Occupation, Income,Nature of Income, Place of Residence, Time spent of internet, Number of online purchases, Checking online ads while browsing, Electronic goods purchased from internet , Sources that provide information of electronic goods, E- commerce site preferred, Mode of Payment, Money spend in single purchase
Consumer attitude towards online advertising of electronic goods.	Credible, Help decision making, Contain excitement and surprises, Buy to show off, Awareness on branded goods, Enjoy best deal, Annoying
Ability to Recall Online Ads	Duration of page viewing, Ads Animation content, Repeated advertising messages, Position, size, images and colour, Background music, Celebrity Involvement, Use of Humorous, Embedded video

<p>Influencing factors of internet advertisement towards purchase decision of electronic goods.</p>	<p><u>Types of online advertisements:</u> Banner Ads, Retargeting Ads, Pop up Ads, Affiliate Marketing, Floating Ads</p> <p><u>Modes of online advertisement:</u> Ads in Online content, Social Media ads, You Tube ads, Email ads, Blog ads, Ads in E-book, Ads in online entertainment channels.</p> <p><u>Contents used in Ads:</u> Images/Pictures in ads, Movable ads, Video Ads, Reward points, Discount/offers, Features in ads, Celebrity.</p> <p><u>Attention value of advertisements:</u> Eye catching pictures, Powerful words, Colour schemes, Story line.</p> <p><u>Interest in consumers:</u> Simplicity to navigate, User friendly page, Quick information, Broader selection, Price and offers displayed.</p> <p><u>Desire in consumers :</u>Availability of customers review, Easy to choose, Stay on the website , Opinion of friends and family, Availability of consumer financing</p> <p><u>Initiate customer Action :</u>Use of Appealing offers, Limited time offer, Cash refund, Buy button, Free shipping</p>
<p>Reasons for buying electronics goods online</p>	<p>Saves time, 24/7 availability, Easy to choose and compare, No embarrassment, Get better deals than in traditional retail stores, Not available in nearby market, Access global brand.</p>
<p>Barriers for online purchase of electronics</p>	<p>Hard to judge the quality, Risk of receiving defective electronic products, Lack of strict cyber laws, Credit card details may be compromised, Personal information not safe, Delivered products would not match Website, Difficult to get good after sales service</p>

4.11 Conclusion

In a nutshell, consumer behaviour theories and concepts are of most importance to the sales people or the marketers. As products are made to cater consumer's needs and demands, therefore, the products should be carefully marketed for the successful achievements of organizational goals. The study of consumer behaviour helps in analysing different factors that has influence on the buying decision of the consumers.

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CHAPTER 5

CONSUMERS ATTITUDE TOWARDS ONLINE ADVERTISEMENTS OF ELECTRONICS AND ABILITY TO RECALL ONLINE ADVERTISEMENTS

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- 5.1 *Introduction*
 - 5.2 *General Profile of Customers*
 - 5.3 *Information Related with Internet Usage*
 - 5.4 *Consumer Attitude towards Online Advertising of Electronic Goods*
 - 5.5 *Comparison of Consumer Attitude with Various Demographic Variables*
 - 5.6 *Ability to Recall Online Ads.*
 - 5.7 *Comparison of Ability to Recall Online Ads with Various Demographic Variables*
 - 5.8 *Conclusion*

5.1 Introduction

The Internet has grown tremendously in both its applications and number of users due to its unique characteristics of flexibility, interactivity, and personalization. The Internet has become a popular advertising platform because marketers found that the Internet possess greater flexibility and control over the advertising materials. It is essential to study consumer's attitude towards online advertisements of electronic. Due to the limitations of traditional form of advertisement and the new innovations in the field of IT and emergence of internet, most people have positive attitude towards online advertisements. In this chapter attempt is made to study the consumer's attitude as well as the ability of the consumers to recall online ads.

The study is based on the survey conducted among consumer's of electronic goods and also knowing the socio-economic profile of the customers which will help to determine how close the sample respondents replicate the population. The survey instrument collected the profile of the respondents looked upon in terms of gender, age, education, occupation and income levels etc. The features of customers interviewed during the survey are also explained in this chapter.

5.2 General Profile of Customers

In this head, consumers' demographic features like gender, age, education, occupation, nature of occupation, income levels of the respondents, place of residence, etc are explained with their respective frequencies.

5.2.1 Gender

Gender disparities can be witnessed in every sphere of life. In a study which focuses on the influence of internet advertising on the buyer behaviour of the people, classification of respondents on the basis of gender seems significant. The perception and attitude of buyers differ significantly on the basis of their gender. So the sample should represent consumers from different gender. Table 5.1 shows the gender wise classification of the respondents. Among the 548 sample respondents 316 are male and 232 are female.

Table 5.1

Gender-wise Classification of internet users

<i>Gender</i>	<i>Frequency</i>	<i>Percent</i>
Male	316	57.7
Female	232	42.3
Total	548	100.0

*Source : Primary data***5.2.2 Age**

Age is an important factor which influences the buying behaviour of consumers for both online and offline purchase. The buying preference of the consumer differs according to the age. As this study focuses on the influence of online advertising the internet using customers will only form part of the sample. It is found out from the study that vast majority of the customers (45.4%) who go into online purchase belong to 21 to 30 age group. The coming generations (up to 20 years of age) is also showing an interest towards online purchases with 39.6%. Unsurprisingly the customer above 50 years of age shows least preference (0.7%) towards online purchase.

Table 5.2

Age wise classification of Internet users

<i>Age</i>	<i>Frequency</i>	<i>Percent</i>
Up to 20	217	39.6
21-30	249	45.4
31-40	61	11.1
41-50	17	3.1
Above 50	4	0.7
Total	548	100.0

Source: Primary data

5.2.3 Educational qualification

Educations to a great extent influences the usage of internet and the responses of the respondents is likely to be determined by the education level of the individuals. Education help in developing critical thinking and awareness and this help the customers to be proactive. Table 5.3 shows the education level of the customers. Majority of the respondents (65.9%) have Degree or PG qualification, 14.2 % of the respondents have Pre-degree and Plus two qualification. A very small percentage of people (2.2%) come with minimum school level qualification.

Table 5.3

Education Profile of Internet users

<i>Educational qualification</i>	<i>Frequency</i>	<i>Percent</i>
School level	12	2.2
Pre-degree/ Plus-two	78	14.2
Degree/PG	361	65.9
Professional	76	13.9
Others like diploma	21	3.8
Total	548	100.0

Source: Primary data

5.2.4 Occupation

An individual's nature of job has a direct influence on the mode he uses for purchasing the products. Occupation that allows people to spend more time online helps them to view online ads very often and create the awareness of electronic goods that are available online. Occupation of a respondent plays a significant role in purchasing electronic products through online mode. On the basis of the occupation the respondents are classified in to six categories which are shown in table 5.4. The table shows that 58% of the respondents are students. 105 respondents come from private salaried sector which constitute 19.2% of the population. In this study very few sample units are engaged in business or profession.

Table 5.4

Occupation- wise Classification of Internet users

<i>Occupation</i>	<i>Frequency</i>	<i>Percent</i>
Student	318	58.0
Professionals	40	7.3
Private Salaried	105	19.2
Government Salaried	49	8.9
Business	12	2.2
Others	24	4.4
Total	548	100.0

*Source: Primary data***5.2.5 Nature of Occupation**

Nature of the occupation is directly connected to the way respondents are paid for their job. On the basis of Nature of occupation the respondents are categorised in two categories salaried class and non-salaried class. Salaried people get a fixed amount each month whereas for non - salaried people there will be difference in their monthly earnings. Table 5.4 shows that majority of the respondents (63.1%) are from non- salaried group. The internet users from salaried group constitute 36.9%.

Table 5.5

Nature of Occupation of the respondents

<i>Nature of occupation</i>	<i>Frequency</i>	<i>Percent</i>
Salaried	202	36.9
Non-salaried	346	63.1
Total	548	100.0

*Source : Primary data***5.2.6 Level of Monthly Income**

The central factor that influences the economic well being of the respondents in any region is the monthly income of the family. Changes in the income patten bring

remarkable changes in buying behaviour of the respondents. For the study purpose monthly income below 10000 is considered as low income with 45.1% of respondents falling in this category followed by 20.3% in the income group of 10001-20000.17% of the respondents belong to the category of 20001-50000. Only 3.5% of the respondents belong to the monthly income category of 200000 and above. From the study it is found out that majority of the customers (247) belong to the income group of below Rs.10000 a month.

Table 5.6

Classification of Monthly Income

<i>Monthly income</i>	<i>Frequency</i>	<i>Percent</i>
Below 10000	247	45.1
10001-20000	111	20.3
20001-50000	93	17.0
50001-100000	61	11.1
100001-200000	17	3.1
200000 above	19	3.5
Total	548	100.0

Source: Primary data

5.2.7 Place of residence

On the basis of the place of residents they are classified into three categories. The people who are coming from Municipal Corporation are considered as Urban. The people residing in the Municipality are considered as semi urban and people of Grama Panchayath are considered as rural area. From the table 5.7 we can see that 32.7% of the respondents come from Municipal Corporation followed by 11.9% of respondents coming from Municipality and 55.5% of the respondents from Grama Panchayath.

Table 5.7

Area wise classification

<i>Place of residence</i>	<i>Frequency</i>	<i>Percent</i>
Municipal Corporation	179	32.7
Municipality	65	11.9
Grama Panchayath	304	55.5
Total	548	100.0

*Source: Primary data***5.2.8 Region the respondents**

The area in which the respondents are staying is an essential factor that determines the usage of Internet. On the basis of the region it is been categorised into three categories. 33.4% of the respondents are from the northern region. 33.4% of the respondents are from the Central area and 33.2% of the respondents are from the southern area. From the study it is found out that the entire three region in Kerala is preferring online purchases in the similar way.

Table 5.8

Region the respondents

<i>Region</i>	<i>Frequency</i>	<i>Percent</i>
North	183	33.4
Central	183	33.4
South	182	33.2
Total	548	100.0

*Source : Primary data***5.3 Information related with Internet usage**

Under this head information related with internet users is explained. It involves the number of hours spent on internet, number of online purchases, frequency of online ads, the items the customers prefer to buy online, which are the sources which provide information of electronic goods etc.

5.3.1 Time spent of internet

Table 5.9 shows the number of hours spent on internet in a day. The average daily use of internet in a day is showing tremendous increase. The customers who spent more time on internet have more experience with the internet facilities and they prefer to buy online. 43.8% of the respondents spent more than 4 hours on internet. 35.2% of the respondents spent about 2 – 4 hours. 17.3% of the customers spent about one to two hours per day and only 3.6% of the respondent spent less than an hour on internet. From the study it is found out that majority of the internet users spent more than four hours on the internet.

Table 5.9

Hours spent on internet

<i>Number of hours spend on internet in one day</i>	<i>Frequency</i>	<i>Percent</i>
Less than a hour	20	3.6
1-2 hours a day	95	17.3
2- 4 hours a day	193	35.2
More than 4 hours a day	240	43.8
Total	548	100.0

Source: Primary data

5.3.2 Number of online purchases

Shopping behaviour of the customer reflects the underlying factors that motivate them to shop online. Understanding this is very important in mapping the population and identifying potential target group. To get a clear-cut idea about this table 5.10 shows the number of times the purchases are made online. In this study it is being divided into four categories. 25.4% of the respondents show that they make online purchase once in a month. This shows that there is untapped potential in online market. 15.7% of the customers purchase two to three times a month. 24.6% of the customers purchase very rarely online.

Table 5.10

Frequency of online Purchases

<i>How often do you shop online</i>	<i>Frequency</i>	<i>Percent</i>
Once in a month	139	25.4
2 to 3 times a month	86	15.7
Once in 6 months	188	34.3
I seldom shop online	135	24.6
Total	548	100.0

Source: Primary data

5.3.3 Checking online ads while browsing

Online ads have become a daily part of *internet* life. This study focuses on the buying behaviour of online customers. The viewing of online ads differs from customer to customer. 37.4% of the customers view online ads sometimes. While 29.9% of the respondent's opined that they view online ads very often. 16.8% of the respondents view online ads always. 5.7% of the respondents never view online ads. From the study it is found that only a very few customers never view internet advertisement.

Table 5.11

Checking online ads while browsing

<i>Do you check online ads while browsing?</i>	<i>Frequency</i>	<i>Percent</i>
Always	92	16.8
Often	164	29.9
Sometimes	205	37.4
Rarely	56	10.2
Never	31	5.7
Total	548	100.0

Source: Primary data

5.3.4 Electronic goods purchased from internet

Purchasing of electronic products online open the customers towards wide brand of products that won't be available in retail stores. Table 5.12 shows that the highly preferred item to be purchased from internet are Mobile phone with 57.5% preferring it. Mobile phone usage is on the rise and Smartphone lovers are on a constant hunt to buy the best smart phone at a reasonable price. 47.5% of the respondents prefers to buy accessories of mobile from the internet. 42.3% of preference goes to wearable devices like watches and 29.9% of respondents prefer to buy Pen drives and storage devices from online. Laptops and computer accessories are preferred by 15.9% and 15.1% of the respondents respectively. The least preferred electronic item to be purchased online is Television and other miscellaneous items.

Table 5.12

Electronic goods preferred to be bought online

<i>Electronic goods you prefer buying from Internet</i>	<i>Frequency</i>	<i>Percent</i>
Mobile phones	315	57.5
Mobile accessories	260	47.4
Laptops	87	15.9
Computers & accessories	83	15.1
Pen drives & storage	164	29.9
Office supplies	55	10.0
Wearable devices like watch	232	42.3
Television	44	8.0
Others	10	1.8

Source: Primary data

5.3.5 Sources that provide information of electronic goods

Searching information about the products before buying it is very crucial and significant in influencing a purchase decision. There are various sources that are used by the customers for gathering information about the electronic products. Table

5.12 shows very important sources that provide information about electronic goods. The majority of respondents (67.7%) obtain information about the electronic goods from the search engines like Google and Yahoo. This is showing the influence of respondents on the internet. 55.3% of the customers receive information from friends and family. Even the company website also contributes 21.5% for providing information about electronic goods, 13.5% of information is received from blogs and 5.3% of information from Promotional emails. Online advertisements also make a significant contribution of 28.6% towards providing information to customers about electronic goods.

Table 5.13

Information about electronic goods

<i>Sources you use for gathering information about electronic goods</i>	<i>Frequency</i>	<i>Percent</i>
Search Engines (e.g. Google, Yahoo)	371	67.7
Friends and family	303	55.3
Company Website	118	21.5
Blogs	74	13.5
Promotional e-mails	29	5.3
Online Advertisements	157	28.6
Reviews	5	0.9

Source: Primary data

5.3.6 E- commerce site preferred

There are a wide variety of ecommerce site available. These sites work 24x7 so that the services of the site can reach across the world. From the observation it is found that Flip kart is the most preferred e- commerce site (60.8%) respondents prefer to buy electronic goods . 44.2% of the respondents prefer to buy goods from Amazon. 1.6% of the customers prefer to buy goods from snap deal and very few prefer reliance digital.

Table 5.14

E- Commerce site preferred

<i>From which e- commerce site are you likely to buy electronic gadgets</i>	<i>Frequency</i>	<i>Percent</i>
Flip kart	333	60.8
Amazon	242	44.2
Snap deal	9	1.6
Reliance Digital	5	0.9

Source: Primary data

5.3.7 Mode of Payment

There are various modes of payment that can be adopted by the customers when purchasing goods online. From the study it is found that cash on delivery is still most preferred mode of payment for the respondents with 71.9% still preferring cash as a source of payment. Cash still rules in India despite the government's push to increase awareness about digital payments. 30.3% of the respondents prefer to pay using debit cards. 16.8% of the respondents prefer to pay using Net banking and 10.2% of respondents prefer credit cards as the mode of payment.

Table 5.15

Payment Mode

<i>Mode of payment</i>	<i>Frequency</i>	<i>Percent</i>
Cash on delivery	394	71.9
Credit cards	56	10.2
Debit cards	166	30.3
Net banking	92	16.8

Source: Primary data

5.3.8 Money spend in single purchase

Purchase of electronic goods online depends on the spending pattern of customers. Even if they have money in hand there should be willingness to spent money. Only then purchases will take place. The customers are always careful when they spent

their earning on various products. From the table 5.16 it is found out that 82.8% of the respondents prefer to play safe and spent less than 10000 on a single purchase. From the study it is found out the only 1.1% of the respondents prefers to spend more than 50000 on a single purchase.

Table 5. 16

Money spend in single purchase

<i>Money spend in single purchase</i>	<i>Frequency</i>	<i>Percent</i>
Up to 10000	454	82.8
10001-20000	70	12.8
20001-30000	11	2.0
30001-40000	3	0.5
40001-50000	4	0.7
50001 and above	6	1.1
Total	548	100.0

Source: Primary data

5.4 Consumer attitude towards online advertising of electronic goods.

Recent shift in the consumer behaviour toward online advertisement have driven brands from across sectors to pivot and reimagining how they want to communicate. Nowadays customers are moving towards online space to cater to their shopping needs. Since the customer's attention is on digital mode, all the companies are creating their digital presence to communicate and establish reliability in the customers mind. The real backbone of e-commerce industry is the technology .The rise in the usage of mobile phones , availability of internet and increase in the online traffic have contributed to the growth of Indian e-commerce. With everything happening online, building the right digital strategy becomes indispensable to any company these days.

Review of literature identified seven variables that may help to study consumer attitude towards online advertisement of electronic goods. These Variables are

shown in the table 5.17. Whether the model created with seven variables will fit into the consumer buying behaviour of electronic goods is to be assessed.

Table 5.17

Consumer attitude towards online advertising of electronic goods

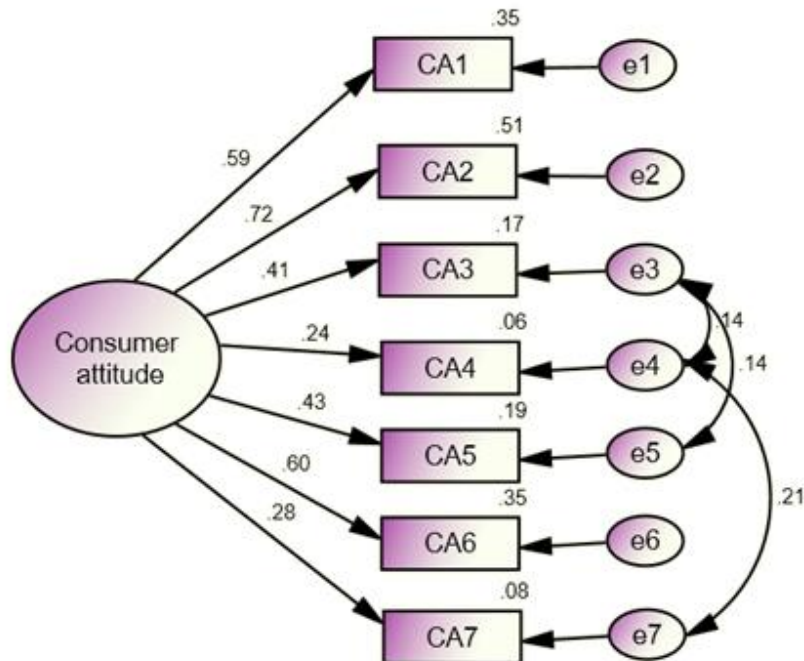
CA1	Credible
CA2	Help decision making
CA3	Contain excitement and surprises
CA4	Buy to show off
CA5	Awareness on branded goods
CA6	Enjoy best deal
CA7	Annoying

5.4.1 Model Assessment and Testing

The model created has been tested to know whether it is fit to the observed data. Confirmatory factor analysis technique is a type of structural equation model which is used to know whether the model is fit to the observed data. The tested model is shown in the Figure 5.1. Confirmatory factor analysis helps to specify which variables load onto the dependent variables. Chi-square statistics, GFI, AGFI, NFI, TLI, CFI, RMR and RMSEA are the measures helpful to assess the overall fitness of the hypothesized model.

Figure 5.1

Consumer attitude towards online advertising of electronic goods



Goodness-of-Fit Index (GFI) measures how much better the model fits compared with no model (Joreskog & Sorbom, 1989)¹. It is a non statistical measure ranging from 0 (poor fit) to 1 (perfect fit). Although higher values indicate a better fit, no threshold levels for acceptability have been established. Root Mean Square Error of Approximation (RMSEA) is representative of goodness-of-fit when the proposed model is estimated in the population. Tucker-Lewis Index (TLI), Normed Fit Index (NFI), Relative Fit Index (RFI) and Comparative Fit Index (CFI) represents comparison between the proposed model and null or independence model. Although the calculations of these fit indices and their underlying assumptions maybe somewhat different, they range from 0 (a fit that is no better than null model) and 1 (a perfect fit) (Robert Ho, 2006)². Table 5.18 shows attributes loaded significantly on

the latent constructs. The value of the fit indices indicates a reasonable fit of the measurement model with data.

Table 5.18

Model fit Indices for CFA – Consumer attitude

	χ^2	DF	P	Normed χ^2	GFI	AGFI	NFI	TLI	CFI	RMR	RMSEA
Consumer attitude	7.731	11	.737	.703	.996	.990	.985	1.013	1.000	.019	.000
Recommended value			>0.05	<5	>0.9	>0.9	>0.9	>0.9	>0.9	<0.08	<0.08

Source: Primary data

5.4.2 Classification of Variables into Significant and Insignificant Factors

Table 5.19 shows the regression coefficient which helps the researcher to identify those factors which have a significant influence on consumer attitude towards online advertising of electronic goods and those which have no significant influence on consumer attitude towards online advertising of electronic goods. Factors with regression coefficient values less than 0.4 are considered as variables having no significant influence on dependent variable and those regression value greater than 0.4 is considered as variables that have significant influence on dependent variable. From the table 5.19 it is clear that two variables have regression Coefficients less than 0.4 and five variables have regression Coefficients which is greater than 0.4. Factors CA4 (Online advertising makes people buy unaffordable products just to show off), CA7 (Online advertisement about electronic goods are highly annoying) have no significant influence on consumer attitude towards online advertising of electronic goods. Factors CA1 (Online advertisement of electronic goods is credible), CA2 (Online advertisement provides complete information that assists me in decision making), CA3(Online advertising contains a lot of excitement and surprises), CA5(Online advertising promotes awareness on branded goods), CA6(I refer to online advertising because it allows me to enjoy the best deal out of the competing products advertised) have significant influence on consumer attitude towards online advertising of electronic goods.

Table 5.19

The regression Coefficients -Consumer attitude

Factors/ Latent Variables (Dependent Variable)	Construct (Independent Variable)	Regression Coefficient	C.R.	P	Variance explained (%)
Consumer attitude	CA1	0.593	15.928	<0.001	35.2
	CA2	0.716	20.996	<0.001	51.3
	CA3	0.411	10.198	<0.001	16.9
	CA4	0.243	5.789	<0.001	5.9
	CA5	0.433	10.822	<0.001	18.8
	CA6	0.595	16.000	<0.001	35.4
	CA7	0.281	6.741	<0.001	7.9

Source: Primary data

5.4.3 Ranking of Significant Factors Affecting Consumers attitude

Confirmatory Factor Analysis identified five factors which have a significant influence on consumer attitude towards online advertising of electronic goods. These factors are ranked to know which factor has more influence on consumer attitude. Ranks assigned are shown in table 5.20. The table shows that the variable decision making is the most influencing factors towards consumer attitude. Consumers believe that attitude toward an electronic good is created after getting all the information related with the product which help is taking decisions. Enjoy best deal is the next most influencing factors which create an attitude towards the electronic goods. The table shows that credible advertisements always create a positive attitude towards the electronic goods. The fourth variable which influences the consumer attitude goes to awareness of the branded goods as it is through online advertisements customers are able to gain knowledge related with new products in the market. The result shows that the fifth rank goes to enjoy best deals. Customers always like to choose from large number of option since online advertisement allows customers to enjoy the best deal out of the competing products advertised.

Table 5.20

Rank of significant Factors influencing consumer's attitude

Construct (Independent Variable)		Regression Coefficient	Variance explained (%)	Rank
Credible	CA1	0.593	35.2	3
Help decision making	CA2	0.716	51.3	1
Contain excitement and surprises	CA3	0.411	16.9	5
Awareness on branded goods	CA5	0.433	18.8	4
Enjoy best deal	CA6	0.595	35.4	2

Source: Primary data

The analysis help in finding out that 'credible', 'Help decision making', 'Contain excitement and surprises', 'Awareness on branded goods', 'Enjoy best deal', are the variables that create attitude of the customer towards buying electronic goods and 'Buy to show off', 'Annoying' have no significant influence on consumer attitude towards electronic goods.

5.4.4 Measurement of consumer attitude to online advertisement of electronic goods based on Mean score

To find the level of consumer attitude in purchase of electronics goods online, the respondents are asked 7 questions on a five point Likert scale. The responses are scored as 1 for 'Strongly disagree', 2 for 'Disagree', 3 for 'Neutral', 4 for 'Agree' and 5 for 'Strongly agree'. The total score of the 5 questions (after carrying out convergent validity test 2 questions are removed whose regression coefficient value is less than 0.4) for all 548 respondents is found out, based on which we calculate the mean % score of level of consumer attitude in online shopping $\left[MPS = \frac{MeanScore \times 100}{Maximumpossiblescore} \right]$. This score is classified into one of the four groups

Table 5.21

Consumer Attitude: Basis of Classification

Mean %	Score Group
Less than 35%	Poor or low
35%-50%	Average
50%-75%	Good/ Medium
Above 75%	Excellent /High

Source: Primary data

A one sample Z test is carried out to test the significance. The following table 5.22 gives the Mean, SD, Mean % Score and Z value of the variable considered. (Loyd, B. H., & R. R. Abidin. R. R. (1985). Revision of the Parent Stress Index. *Journal of Pediatric Psychiatry*, 10(2), 169).

Table 5.22

Mean Standard deviation and z value for Consumer attitude

Variable	N	Mean	Standard Deviation	Mean % score	CV	t	p value
Consumer attitude	548	17.65	3.35	70.61	18.98	35.987	<0.001

The mean percentage score level of Consumer attitude in purchase of electronics goods online is 70.61% which indicate that level of Consumer attitude in purchase of electronics goods online is good or medium. The Coefficient of variation (CV) indicates that this score is stable as the value is less than 20%. To test whether the sample information that was observed exists in the population or to verify that the level of Consumer attitude in purchase of electronics goods online is good or not, the following hypothesis is formulated.

H_0 : The level of Consumer attitude in purchase of electronics goods online is average

H_1 : The level of Consumer attitude in purchase of electronics goods online is good

To test the above hypothesis one sample t test was used and the result is exhibited in Table 5.21. From the table the p value is less than 0.05 and t value is positive which indicates that the test is significant. So the study concludes that the level of Consumer attitude in purchase of electronics goods online is good.

5.5 Comparison of Consumer attitude with various demographic variables

Consumer attitude is influenced by the demographic profile of the consumers. Consumer attitude is completely different from one person to another. In order to get better and in-depth idea, the mean percentage score is compared in different customer groups.

5.5.1 Age wise comparison of consumer attitude towards online advertising of electronic goods

Consumer attitude towards online advertising of electronic goods for various age groups are calculated and shown in table 5.23. The hypotheses are set as:

H₀: There is no significant difference in the mean score of attitude towards online advertising of electronic goods among consumers of different age group.

H₁: There is a significant difference in the mean score of attitude towards online advertising of electronic goods among consumers of different age group.

The mean percentage score indicate that age group above 50 years is having the highest score followed by 31-40. The least percentage score goes to the age group of 41 to 50 (16.74). ANOVA was used to compare the mean scores of different age groups. The results of the ANOVA test shows that a statistical value of p is less than 0.05 for the variable Consumer attitude. Hence the hypothesis H₁ was accepted. Since the ANOVA test indicates that the significant difference exists among the age groups for Consumer attitude towards online advertising of electronic good post hoc test or multiple comparison tests was conducted for identify which among age groups differs significantly and the result is exhibited in the Table 5.24. The result of the analysis indicates that for Consumer attitude, above 50 age group differs significantly with every other age group. No significant difference is seen between the other age groups.

Table 5.23

Consumer attitude towards online advertising and Age

Variable	Age	N	Mean	Standard Deviation	F	p value
Consumer attitude	Upto 20	217	17.35	3.46	2.840	0.024
	21-30	249	17.84	3.23		
	31-40	61	17.98	3.37		
	41-50	17	16.47	3.06		
	Above 50	4	21.75	2.36		

*Source: Primary data***Table 5.24**

Multiple comparison tests

Dependent Variable			Mean Difference (I-J)	Std. Error	Sig.
Consumer attitude	Up to 20	21-30	-0.489	0.309	0.115
		31-40	-0.629	0.482	0.193
		41-50	0.884	0.838	0.292
		Above 50	-4.39516*	1.680	0.009
	21-30	Up to 20	0.489	0.309	0.115
		31-40	-0.140	0.476	0.768
		41-50	1.373	0.834	0.101
		Above 50	-3.90663*	1.678	0.020
	31-40	Up to 20	0.629	0.482	0.193
		21-30	0.140	0.476	0.768
		41-50	1.513	0.913	0.098
		Above 50	-3.76639*	1.718	0.029
	41-50	Up to 20	-0.884	0.838	0.292
		21-30	-1.373	0.834	0.101
		31-40	-1.513	0.913	0.098
		Above 50	-5.27941*	1.850	0.004
	Above 50	Up to 20	4.39516*	1.680	0.009
		21-30	3.90663*	1.678	0.020
		31-40	3.76639*	1.718	0.029
		41-50	5.27941*	1.850	0.004

The significant difference exist groups are indicated by (*).

5.5.2 Gender wise comparison of consumer attitude towards online advertising of electronic goods

Table 5.25 shows the gender wise comparison of consumer attitude towards online advertising of electronic goods. Mean score of male consumers is 17.46 and that of female consumers are 17.91. Consumer attitude and gender is tested using the hypothesis:

H₀: There is no significant difference in the mean score of consumer attitude towards online advertising of electronic goods and male and female consumers

H₁: There is a significant difference in the mean score of consumer attitude towards online advertising of electronic goods and male and female consumers.

An independent sample t test was used to compare the mean scores of variables with males and females. The result of the t test shows that there is no significant difference in the mean score of male and female consumers as the p value (0.116) is greater than 0.05. So the study rejects the hypothesis H₁.

Table 5.25

Consumer attitude towards online advertising and Gender

Variable	Gender	N	Mean	Standard Deviation	t	p value
Consumer attitude	Male	316	17.46	3.17	1.572	0.116
	Female	232	17.91	3.57		

Source: Primary data

5.5.3 Education qualification wise comparison of Consumer attitude

In this case, educational qualification was considered to be the independent variable, which included five groups (a) School level (b) Pre-degree/ Plus-two (c) Degree/PG and (d) Professional (e) Others like diploma. The mean score of others like diploma is highest and school level (17.33) is lowest. Consumer attitude and educational qualification is tested using the hypothesis:

H₀: There is no significant difference in the mean score of consumer attitude among consumers with different education level.

H₁: There is a significant difference in the mean score of consumer attitude among consumers with different education level.

ANOVA was used to compare the mean scores of different education qualification. The results of the ANOVA test depicted that the p value (0.941) is more than 0.05 so there is no significant difference in mean score of consumer attitude and educational qualification.

Table 5.26

Consumer attitude and Educational qualification

<i>Variable</i>	<i>Educational qualification</i>	<i>N</i>	<i>Mean</i>	<i>Standard Deviation</i>	<i>F</i>	<i>p value</i>
Consumer attitude	School level	12	17.33	4.08	0.194	0.941
	Pre-degree/ Plus-two	78	17.47	3.38		
	Degree/PG	361	17.72	3.41		
	Professional	76	17.49	2.92		
	Others like diploma	21	17.90	3.43		

Source: Primary data

5.5.4 Occupation wise comparison of Consumer attitude towards online advertising

Consumer attitude is compared with the occupation which is shown in table 5.27. In this case, occupation was considered to be the independent variable, which included five occupations (a) Student (b) Professionals (c) Private Salaried (d) Government Salaried (e) Business (f) Others. ANOVA was used to compare the mean scores of different occupations. The result of the ANOVA shows that in the case of consumer attitude towards online advertisements of electronic goods p value (0.182) is more than 0.05 so there is no significant difference exists between Consumer attitude and different occupations.

Table 5.27

Consumer attitude and occupation

<i>Variable</i>	<i>Occupation</i>	<i>N</i>	<i>Mean</i>	<i>Standard Deviation</i>	<i>F</i>	<i>p value</i>
Consumer attitude	Student	318	17.40	3.40	1.518	0.182
	Professionals	40	17.28	3.38		
	Private Salaried	105	18.08	3.19		
	Government Salaried	49	18.41	3.27		
	Business	12	17.50	2.81		
	Others	24	18.33	3.52		

Source: Primary data

5.5.5 Consumer attitude on the basis of Nature of Occupation

Consumer attitude of salaried and non salaried are shown in table 5.28. An independent sample t test was used to compare the mean scores of variables of two different groups, that is, salaried and non salaried respondents. In this case the p value (0.136) is greater than 0.05 so there is no significant difference between consumer attitude and nature of occupation.

Table 5.28

Consumer attitude and nature of occupation

Variable	Nature of occupation	N	Mean	Standard Deviation	t	p value
Consumer attitude	Salaried	202	17.93	3.29	1.492	0.136
	Non-salaried	346	17.49	3.38		

Source: Primary data

5.5.6 Consumer attitude on the basis of Monthly Income

Table 5.29 shows that the mean score of 50,001 -100,000 are the highest (18.31) and the mean score of 100,001-200,000 is the lowest (15.28). In this case, monthly income was considered to be the independent variable, which included six income groups (a)Below 10000 (b) 10001-20000 (c) 20001-50000(d)50001-100000 (e)

100001-200000 (f) 200000 above. ANOVA was used to compare the mean scores of different income groups. The results of the ANOVA test show that a statistical value of p (0.146) is more than 0.05 for the variable. So the study concludes that there is no significant difference between consumer attitude and monthly income.

Table 5.29

Consumer attitude and monthly income

Variable	Monthly income	N	Mean	Standard Deviation	F	p value
Consumer attitude	Below 10000	247	17.51	3.36	1.648	0.146
	10001-20000	111	17.70	3.39		
	20001-50000	93	17.85	3.43		
	50001-100000	61	18.31	2.98		
	100001-200000	17	15.82	3.36		
	200000 above	19	17.68	3.51		

Source: Primary data

5.5.7 Location wise comparison of Consumer attitude

Table 5.30 shows that the mean score of Municipality (17.89) is highest followed by Municipal corporation (17.88). The lowest mean score goes to Grama panchayath with 17.46. A one sample analysis of variance is used to test hypotheses. ANOVA was used to compare the mean scores of different area of residence. The results of the ANOVA test reveal that a statistical value of p (0.343) is more than 0.05 for the variables. So the study concludes that there is no significant difference between location and consumer attitude.

Table 5.30

Consumer attitude for Place of residence

Variable	Place of residence	N	Mean	Standard Deviation	F	p value
Consumer attitude	Municipal Corporation	179	17.88	3.31	1.071	0.343
	Municipality	65	17.89	3.38		
	Grama Panchayath	304	17.46	3.37		

Source: Primary data

5.5.8 Consumer attitude on the basis of Region

Mean score of consumer attitude is divided into North, Central and south in the table 5.31. Mean score of north is 17.64 and in case of central and south are 17.56 and 17.75 respectively. ANOVA test is performed to know whether there is significant difference in mean score in these region and it shows that there is no significant difference in the mean score of consumer attitude and region ($F=0.148$, $p=0.863$).

Table 5.31

Consumer attitude and Region

Variable	Region	N	Mean	Standard Deviation	F	p value
Consumer attitude	North	183	17.64	3.14	0.148	0.863
	Central	183	17.56	3.71		
	South	182	17.75	3.19		

Source: Primary data

5.6 Ability to Recall Online Ads.

Ad recall is means how memorable an advertisement is to an audience. Under this dimension eight questions were asked to the respondents on the Likert scale. Recall is tested using 8 variables which are shown in the table 5.32. Recall of online is tested using ‘Structural Equation Modelling’ using ‘Confirmatory Factor Analysis’ method (CFA).

Table 5.32

Ability to Recall Online Ads

RA1	Duration of page viewing
RA2	Ads Animation content
RA3	Repeated advertising messages
RA4	Position, size, images and colour
RA5	Background music
RA6	Celebrity Involvement
RA7	Use of Humorous
RA8	Embedded video

Table 5.33 shows the ability to recall online ads. All the attributes loaded significantly on the latent constructs. The value of the fit indices indicates a reasonable fit of the measurement model with data.

Table 5.33

Model fit Indices for CFA – Recall online ads

	χ^2	DF	P	Normed χ^2	GFI	AGFI	NFI	TLI	CFI	RMR	RMSEA
Recall online ads	12.160	11	.352	1.105	.994	.982	.991	.998	.999	.016	.014

Table 5.34

The regression Coefficients - Recall online ads

Factors/ Latent Variables (Dependent Variable)	Construct (Independent Variable)	Regression Coefficient	C.R.	P	Variance explained (%)
Recall online ads	RA1	0.530	13.777	<0.001	28.1
	RA2	0.528	13.712	<0.001	27.9
	RA3	0.626	17.154	<0.001	39.2
	RA4	0.666	18.758	<0.001	44.3
	RA5	0.749	22.661	<0.001	56.2
	RA6	0.634	17.464	<0.001	40.2
	RA7	0.585	15.642	<0.001	34.3
	RA8	0.608	16.476	<0.001	36.9

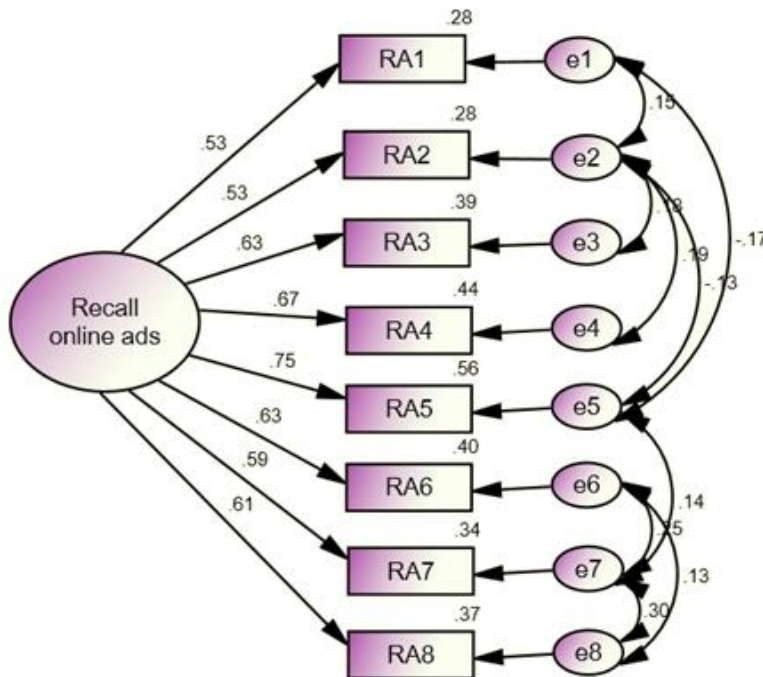
Source: Primary data

Table 5.34 shows the regression coefficients of extracted constructs. The validity of the hypothesis can be assessed using these coefficients. If the regression coefficient has a value of more than 0.4 it is treated as significant impact on dependant variable. In this case all the eight variables have regression coefficient more than 0.4, which mean all the eight variables A1(Duration of page viewing),RA2(Ads Animation content),RA3(Repeated advertising messages), RA4(Position, size, images and

colour), RA5 (Background music),RA6(Celebrity Involvement),RA7(Use of Humorous),RA8(Embedded video)has Significant ability to recall online ads. Diagram of model tested is shown in the Figure 5.2

Figure 5.2

Recall of online ads



5.6.1 Measurement of ability to recall online ads using

To find the level of ability to recall online ads, the respondents are asked 8 questions on a five point Likert scale. The responses are scored as 1 for ‘Strongly disagree’, 2 for ‘Disagree’, 3 for ‘Neutral’,4 for ‘Agree’ and 5 for ‘Strongly agree’. The total score of the 8 questions for all 548 respondents is found out, based on which we calculate the mean % score of level of ability to recall online ads $\left[MPS = \frac{MeanScore \times 100}{Maximum\ possible\ score} \right]$. This score is classified into one of the four groups as poor or low if the mean % score is less than 35%, average if the mean % score is between 35 to 50 per cent, good or medium if the mean % score lies in the interval 50 to 75% and excellent or high if the mean % score is above 75%.

Table 5.35

Mean, Standard deviation and z value for Ability to recall online advertisements

Variable	N	Mean	Standard Deviation	Mean % score	CV	z	p value
Recall online ads	548	28.01	5.67	70.02	20.25	33.062	<0.001

The mean percentage score level of ability to recall online ads is 70.02% which indicate that level of ability to recall online ads is good or medium. The CV indicates that this score is not stable as the value is more than 20%. To test whether the sample information that was observed exists in the population or to verify that the level of ability to recall online ads is good or not, the following hypothesis was formulated

H_0 : The level of ability to recall online ads is average

H_1 : The level of ability to recall online ads is good

To test the above hypothesis we use one sample Z test and the result is exhibited in Table 5.35. From the table the p value is less than 0.05 and Z value is positive which indicates that the test is significant. So it can be concluded that the level of ability to recall online ads is good.

5.7 Comparison of ability to recall online ads with various demographic variables

Ad recall help in measuring how memorable an advertisement is to an audience. Recall of the ads happen because of various factors like viewing mode, duration of page viewing, and web page context factors, including text and page background complexity and the style of the banner advertisement. In order to get better and in-depth idea, the mean percentage score is compared in different customer groups.

5.7.1 Age wise comparison of consumer's ability to recall online ads

Recall of online ads of the consumers on the basis of age is shown in table 5.36. There is no big difference in the ability to recall online ads of the different age groups of consumers. Recall ability of consumers in the age group of above 50 years is highest (31.50) than any other group. The least mean score goes to the age group of up to 20 years(27.59).In order to know whether there is significant difference in the mean score of different age group One Way ANOVA test is performed. The result of the test says that there is no significant difference in the mean score of different age groups ($F=0.848$, $p=0.495$).

Table 5.36

Recall of online ads and Age

<i>Variable</i>	<i>Age</i>	<i>N</i>	<i>Mean</i>	<i>Standard Deviation</i>	<i>F</i>	<i>p value</i>
Recall online ads	Up to 20	217	27.59	5.96	0.848	0.495
	21-30	249	28.22	5.29		
	31-40	61	28.44	6.46		
	41-50	17	27.94	3.93		
	Above 50	4	31.50	6.61		

Source: Primary data

5.7.2 Gender wise comparison of consumer's ability to recall online ads

Table 5.37 shows the gender wise comparison of consumers ability to recall online ads. The mean score of female consumers (28.24) is higher than male consumers (27.84).An independent sample t test was used to compare the mean scores of variables with males and females. The result shows that no significant difference exists between males and females for ability to recall online ads as the p value in this case is more than 0.05.

Table 5.37

Recall of online ads and Gender

Variable	Gender	N	Mean	Standard Deviation	t	p value
Recall online ads	Male	316	27.84	5.91	0.821	0.412
	Female	232	28.24	5.33		

Source: Primary data

5.7.3 Education wise comparison of consumers' ability to recall online ads

Table 5.38 shows education wise ability to recall online ads. The highest mean score goes to consumers with school level qualification and the lowest mean score goes to consumers with Professional qualification. In order to know whether there is significant difference in the mean score of on the basis of educational qualification, a One Way ANOVA test is performed. The result of the test says that there is no significant difference in the mean score on the basis of educational qualification ($F=0.158$, $p=0.959$).

Table 5.38

Recall of online ads and Educational qualification

Variable	Educational qualification	N	Mean	Standard Deviation	F	p value
Recall online ads	School level	12	28.75	7.21	0.158	0.959
	Pre-degree/ Plus-two	78	27.88	5.72		
	Degree/PG	361	28.10	5.52		
	Professional	76	27.68	6.21		
	Others like diploma	21	27.71	5.60		

Source: Primary data

5.7.4 Ability to recall online ads on the basis of Occupation

Consumers' perception to recall online ads for different occupation is calculated and shown in the table 5.39. The mean percentage score is high in the occupation group 'Others' (30.00) followed by 'Government salaried' (28.67) and 'Private salaried'

(28.05). The least satisfied group is 'Business' (27.58). The F test value of ANOVA is 0.850 with a p value of 0.515. The result of the test says that there is no significant difference in the mean score on the basis of Occupation.

Table 5.39

Recall of online ads and Occupation

Variable	Occupation	N	Mean	Standard Deviation	F	p value
Recall online ads	Student	318	27.80	5.70	0.850	0.515
	Professionals	40	27.73	6.15		
	Private Salaried	105	28.05	5.79		
	Government Salaried	49	28.67	5.47		
	Business	12	27.58	5.43		
	Others	24	30.00	4.26		

Source: Primary data

5.7.5 Consumers ability to recall online ads on the basis of nature of occupation

The mean, standard deviation of consumer recall ability in salaried consumers and non salaried consumers are shown in the table 5.40. It is evident that salaried consumers (28.03) are having more recall of online ads than non-salaried consumers. There is no significant difference in the ability to recall of salaried and non salaried consumers ($t=0.080$, $p=0.936$).

Table 5.40

Recall of online ads and Nature of occupation

Variable	Nature of occupation	N	Mean	Standard Deviation	t	p value
Recall online ads	Salaried	202	28.03	5.62	0.080	0.936
	Non-salaried	346	27.99	5.71		

Source: Primary data

5.7.6 Consumers ability to recall online ads on the basis of monthly income

Consumers' ability to recall online ads are compared among different monthly income groups. The mean, standard deviation for the income groups are shown in the table 5.41. It evident from the table that consumers having 200000 above monthly income is having the highest mean score followed by 50001-100000 monthly income group. The least mean score goes to 100001-200000 monthly income group. One way ANOVA test was carried out to show there is no significant difference between consumer ability to recall online ads and various monthly income group of consumers ($F=1.723$, $p=0.128$).

Table 5.41

Recall of online ads and Monthly income

Variable	Monthly income	N	Mean	Standard Deviation	F	p value
Recall online ads	Below 10000	247	27.77	5.73	1.723	0.128
	10001-20000	111	28.26	5.76		
	20001-50000	93	27.91	5.69		
	50001-100000	61	28.62	5.17		
	100001-200000	17	25.41	5.86		
	200000 above	19	30.47	5.08		

Source: Primary data

5.7.7 Consumers ability to recall online ads on the basis of Place of residence

Table 5.42 shows that the mean score of Municipal Corporation (28.36) is highest followed by Grama Panchayath (27.91). The lowest mean score goes to Municipality with 27.49. ANOVA was used to compare the mean scores of different area of residence. The results of the ANOVA test reveal that a statistical value of p (0.516) is more than 0.05 for the variables. So we conclude that there is no significant difference between location and consumer attitude.

Table 5.42

Recall of online ads and place of residence

Variable	Place of residence	N	Mean	Standard Deviation	F	p value
Recall online ads	Municipal Corporation	179	28.36	5.95	0.663	0.516
	Municipality	65	27.49	5.76		
	Grama Panchayath	304	27.91	5.48		

Source: Primary data

5.7.8 Consumers ability to recall online ads on the basis of Region

Mean score of consumer's ability to recall is divided into North, Central and south in the table 5.43. Mean score of north is 28.23 and in case of central and south are 27.81 and 27.98 respectively. ANOVA test is performed to know whether there is significant difference in mean score in these region and it shows that there is no significant difference in the mean score of Consumers ability to recall online ads and region (F=0.247, p=0.781).

Table 5.43

Recall of online ads and Region

Variable	Region	N	Mean	Standard Deviation	F	p value
Recall online ads	North	183	28.23	5.68	0.247	0.781
	Central	183	27.81	6.07		
	South	182	27.98	5.25		

Source: Primary data

5.8 Conclusion

Consumers Attitude towards online advertisements of electronics and Ability to recall online ads is studied in this chapter. The beginning part of the chapter discussed about Consumers Attitude towards online advertisements of electronics and it is found out that out of the 7 variables used only 5 factors (credible, helps decision making, Contain excitement and surprises, awareness on branded goods,

enjoy best deals) have significant influence on consumer attitude towards online advertising of electronic goods and 2 factors (buy to show off and annoying) have no significant influence on consumer attitude towards online advertising of electronic goods. The comparison of consumer attitude with different demographic variables found that gender, educational qualification, occupation, nature of occupation, monthly income, location and region have no influence in deciding the consumer attitude. The variable age has influence on consumer attitude towards online advertisement of electronic goods. So this part of the study concludes that consumer attitude in purchase of electronic goods online is good.

In the second part of this chapter ability to recall online ads is studied and it is found that all the eight factors have significant ability to recall online ads. The comparison of ability to recall online ads with different demographic variables showed that age, gender, education, occupation, nature of occupation, monthly income, place of residence region have no influence in deciding the ability to recall online ads. This part of the study concludes that ability to recall online ads is good.

CHAPTER 6

CONSUMER BUYING BEHAVIOUR

6.1 *Introduction*

6.2 *Influencing factors*

6.3 *Measurement of influencing factors of internet advertisement towards purchase decision of electronic goods (Consumer buying behaviour)*

6.4 *Comparison of Consumer buying behaviour with various demographic variables*

6.5 *Conclusion*

6.1 Introduction

Many different factors can influence the outcomes of purchasing decisions of the consumers. Some of the consumers are impulse buyers and some of them are those who make through investigation before making a purchase decision. While these different types of buyers take their purchase decision in different ways there are many important factors that influence all the buying decisions of electronic goods online. It is these factors that stimulate the consumers to buy or not to buy a product. All these factors have different level of influence on the purchase decision. Some factors may have high influence on purchase decision and some factors have low influence. In this chapter, an attempt has been made to identify the influencing factors of internet advertisement towards purchase decision of electronic goods online. All the influencing factors is then compared with different respondents group such as age, gender, educational qualification, Occupation, nature of occupation, monthly income, place of residence and districts. Hypothesis related different influencing factors are also tested in this chapter with suitable tests.

6.2 Comparison of Influencing factors with various demographic variables

Accordingly we firstly performed exploratory factor analysis on 38 items of Influencing Factors of Internet Advertisement towards Purchase Decision of Electronic Goods to group the variables. The items of the all the variable was analyzed using principal component analysis (PCA) method from SPSS. Prior to performing PCA, the suitability of data for factor analysis was assessed. Inspection of the correlation matrix revealed the presence of many coefficients of 0.3 and above. The Kaiser-Meyer-Oklun value was above 0.6, exceeding the recommend value of 0.6 and the Barlett's Test of Sphericity reached statistical significance, supporting the factorability of the correlation matrix.

Table 6.1

EFA Model Fit

Variable	No of Variables	Kaiser-Meyer-Oklin Measure of Sampling Adequacy	Bartlett's Test of Sphericity – Chi Square	df	Sig.
Influencing Factors	8	0.945	11961.573	703	<0.001

Source: Primary data

The following table gives the classification of the variables based on the factor loading

Table 6.2

Factor Loading

Group	Code	Statements	Factor loading
Factor 1 (Types of online advertisements)	TO1	Image-based advertisements that appear in the side, top, and bottom sections of websites influence me to purchase electronic goods. (Banner ads)	0.709
	TO2	Internet advertisement that persuade a user to visit a site by taking into account the user's past web history influence me to purchase electronic goods . (Retargeting Ads).	0.726
	TO3	Pop up ads influence me to purchase electronic goods	0.744
	TO4	Links displayed in various websites ads that leads to specific products sellers like Amazon, flipkarts, etc induced me to buy electronic goods online (affiliate marketing)	0.758
	TO5	Ads that appear to float on the top of the web page attract me to internet advertisement of electronic goods. (Floating ads)	0.715
Factor 2 (Modes of online advertisements)	MA1	Ads and online content likes videos, slides, check lists, webinars created interest in electronic goods	0.525

Group	Code	Statements	Factor loading
	MA2	Ads in different social medias (Facebook, etc) created interest in electronic goods	0.525
	MA3	YouTube ads attract me to purchase electronic goods	0.688
	MA4	Email ads attract me to purchase of electronic goods online.	0.723
	MA5	Ads in various blogs attract me to purchase of electronic goods online.	0.748
	MA6	Ads in e-books/Catalogues attracted me to purchase of electronic goods online.	0.740
	MA7	Ads in various online entertainment channels websites/pages influenced me to purchase electronic goods online	0.735
	Factor 3 (Contents used in ads)	IC1	Images/pictures used in internet advertising attract me to purchase of electronic goods.
IC2		Movable ads that contain audio – visual / animations influence me to purchase electronic goods	0.498
IC3		Video ads in the internet advertisement influence me to purchase electronic goods.	0.530
IC4		Reward points on the website attract me to purchase electronic goods.	0.618
IC5		The discounts/offers provided by website attract me to the purchase of electronic goods.	0.718
IC6		Explanation about product quality and features in ads attract me to the purchase of electronic goods.	0.650
IC7		Celebrity engaged in online ads induce to buy electronic goods online	0.445
Factor 4 (Attention value of advertisements)	AV1	Pictures that will catch the readers eye will make them stop and read the internet advertisement about electronics.	0.584
	AV2	Internet advertisement use powerful words to create attention.	0.748

Group	Code	Statements	Factor loading
	AV3	Colour schemes used in internet advertisement help in creating attention of electronic goods.	0.716
	AV4	Story line used in internet advertising help to create attention for electronic goods.	0.735
Factor 5 (Interest in customers)	AI1	Simplicity to navigate in the internet advertisement creates interest for electronic goods.	0.541
	AI2	Use of user friendly page in internet advertisement creates interest for electronic goods.	0.622
	AI3	Finding of quick information about electronic goods create interest for internet advertisement.	0.731
	AI4	Broader selection of electronic goods create interest for internet advertisement.	0.546
	AI5	The price and offers displayed in the online ads makes me interested in the electronic goods.	0.693
Factor 6 (Desire in customers)	DE1	Availability of customer's review and product rating influence me to view internet advertisement.	0.680
	DE2	Easy to choose and make comparison with other electronic goods create desire to view online advertisements.	0.685
	DE3	Convincing the customer to stay on the website create desire for electronic goods.	0.549
	DE4	Friends and family opinion create a desire to view internet advertisement related to electronics.	0.506
	DE5	Availability of cheap consumer financing displayed through the online ads create my desire to buy the electronic goods.	0.723
Factor 7 (Initiate customer Action)	ACT1	Appealing offers used in internet advertising makes me purchase electronic goods.	0.570
	ACT2	Creating a sense of urgency in internet	0.660

Group	Code	Statements	Factor loading
		advertising by showing limited time offer makes me purchase electronic goods.	
	ACT3	Cash refund offers in internet advertising make me purchase electronic goods.	0.743
	ACT4	Buy button shown in internet advertisement increases the likelihood to purchase electronic goods.	0.531
	ACT5	Free shipping used in internet advertisement make me purchase electronic goods.	0.628

Source: Primary data

This section deals with the various influencing factors of internet advertisement towards purchase decision of electronic goods. These factors are divided into seven dimensions as type of online ads, Media/ Modes of Online Ads, Contents used in ads, Attention value of ads, Creating interest in customers, Desire in customers, Initiating customer action.

6.2.1 Types of online advertisements

Internet advertising is a set of tools for delivering promotional messages to people worldwide, using the Internet as a global marketing platform. Today, there are many different types of advertising that can be integrated into a digital marketing strategy. Under these dimension questions are asked to the respondents on five point likert scale. Influence on various types of online advertisements is tested using ‘Structural Equation Modelling’ using ‘Confirmatory Factor Analysis’ method (CFA).

Table 6.3

Variables used to measure influence of various types of online advertisements

TO1	Banner Ads
TO2	Retargeting Ads
TO3	Pop up Ads
TO4	Affiliate Marketing
TO5	Floating Ads

Source: Primary data

Influence of various types of online advertisements are tested using the following hypothesis

H₀: Construct TO1 to TO5 has no influence on Types of online advertisements

H₁: Construct TO1 to TO5 has significant influence on Types of online advertisements

Table 6.4 shows the result of types of online advertisement tested. All the attributes loaded significantly on the latent constructs. The value of the fit indices indicates a reasonable fit of the measurement model with data.

Table 6.4

Model fit Indices for CFA – Types of online advertisements

	χ^2	DF	P	Normed χ^2	GFI	AGFI	NFI	TLI	CFI	RMR	RMSEA
Types of online advertisements	4.036	3	.258	1.345	.997	.985	.997	.997	.999	.016	.025

Source: Primary data

Table 6.5

The regression Coefficients -Types of online advertisements

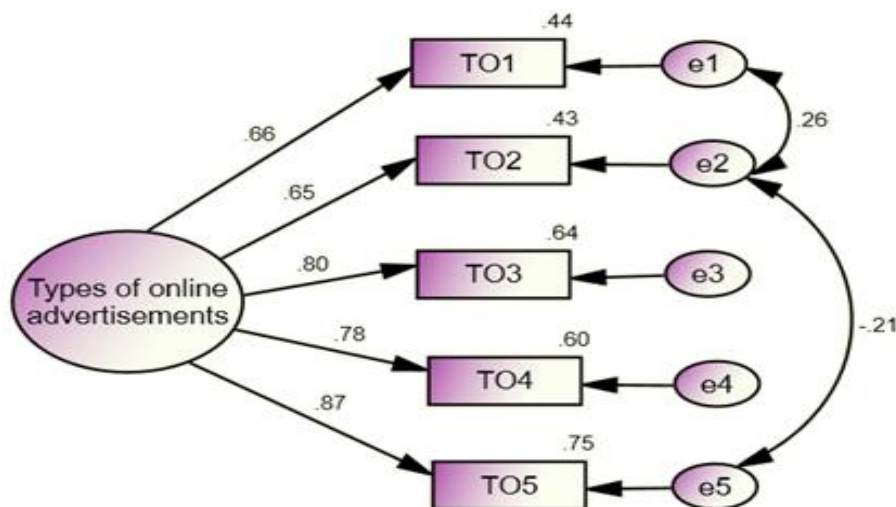
Factors/ Latent Variables (Dependent Variable)	Construct (Independent Variable)	Regression Coefficient	C.R.	P	Variance explained (%)
Types of online advertisements	TO1	0.660	18.508	<0.001	43.6
	TO2	0.655	18.303	<0.001	42.8
	TO3	0.798	25.518	<0.001	63.6
	TO4	0.776	24.168	<0.001	60.2
	TO5	0.867	30.836	<0.001	75.2

Source: Primary data

Table 6.5 shows the regression coefficients of extracted variables. The validity of the hypothesis can be assessed using these coefficients. If the regression coefficient has a value of more than 0.4 it is treated as significant impact on dependant variable. In this case all the variables have regression coefficient more than 0.4, which mean all the five variables TO1 (Banner ads), TO2 (Retargeting Ads), TO3 (Pop up Ads), TO4 (Affiliate Marketing), TO5 (Floating Ads) has significant influence on Types of online advertisements.

Figure 6.1

Types of Online advertisement



6.2.2 Modes of online advertisement

Modes of online advertisement means the various media that influence the customers for making decision related with purchase of electronic goods. Seven variables are used as construct to measure the modes of online advertisement is shown in Table 6.6.

Table 6.6

Modes of online advertisement

MA1	Ads in Online content
MA2	Social Media ads
MA3	You Tube ads
MA4	Email ads
MA5	Ads in blogs
MA6	Ads in E -book
MA7	Ads in online entertainment channels

Source: Primary data

Modes of online advertising is tested using following hypothesis

H₀: Construct MA1 to MA7 has no influence on Modes of online advertisements

H₁: Construct MA1 to MA7 has significant influence on Modes of online advertisements

Table 6.7 shows the model of fit of modes of online advertisement. All the attributes loaded significantly on the latent constructs. The value of the fit indices indicates a reasonable fit of the measurement model with data.

Table 6.7

Model fit Indices for CFA – Modes of online advertisements

	χ^2	DF	P	Normed χ^2	GFI	AGFI	NFI	TLI	CFI	RMR	RMSEA
Medias/Modes of online advertisements	12.123	10	.277	1.212	.993	.981	.994	.998	.999	.024	.020

Source: Primary data

The hypothesis is validated using regression coefficient which is shown in table 6.8. Here all the constructs have regression coefficient values more than 0.4. Hence all the constructs has significant influence on Modes of online advertisements. Modes of online advertisements tested are shown in the Figure 6.2.

Table 6.8

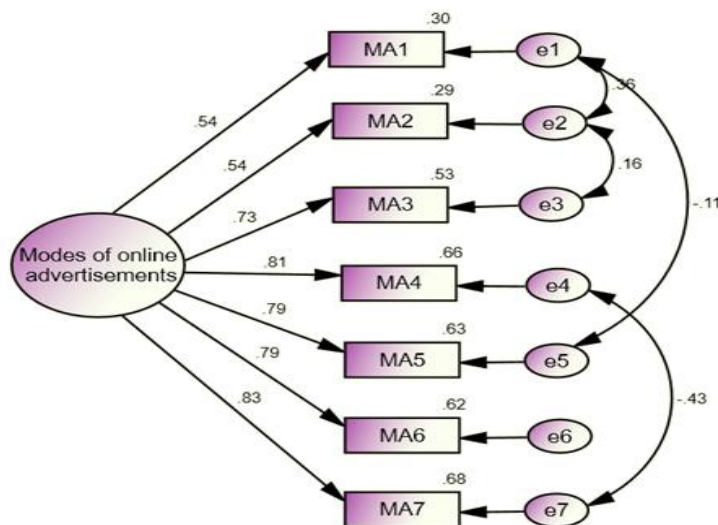
The regression Coefficients -Modes of online advertisements

Factors/ Latent Variables (Dependent Variable)	Construct (Independent Variable)	Regression Coefficient	C.R.	P	Variance explained (%)
Modes of online advertisements	MA1	0.544	14.236	<0.001	29.6
	MA2	0.537	14.006	<0.001	28.8
	MA3	0.727	21.532	<0.001	52.9
	MA4	0.811	26.379	<0.001	65.7
	MA5	0.791	25.075	<0.001	62.6
	MA6	0.789	24.951	<0.001	62.2
	MA7	0.825	27.367	<0.001	68.1

Source: Primary data

Figure 6.2

Modes of online advertisements



6.2.3 Contents used in Ads

Contents used in ads include both the artistic and textual elements to create an effective ad. Seven variables that are used to measure the contents used in ads which are shown in table 6.9.

Table 6.9

Contents used in Ads

IC1	Images/Pictures in ads
IC2	Movable ads
IC3	Video Ads
IC4	Reward Points
IC5	Discount/offers
IC6	Features in ads
IC7	Celebrity engaged

Source: Primary data

The Contents used in ads is tested using ‘Confirmatory Factor Analysis’ and the model fit indices are shown in the table 6.10. The value of the fit indices indicates a reasonable fit of the measurement model with data.

Contents used in ads is tested using the hypothesis

H₀: Construct IC1 to IC7 has no influence on Contents used in ads

H₁: Construct IC1 to IC7 has significant influence on Contents used in ads

The hypothesis is validated using regression coefficients which are shown in the table 6.11. Here all the constructs have regression coefficient values more than 0.4. Hence all the constructs has significant influence on Contents used in ads. Diagram of model fit is shown in figure 5.5

Table 6.10

Contents used in Ads

	χ^2	DF	P	Normed χ^2	GFI	AGFI	NFI	TLI	CFI	RMR	RMSEA
Contents used in ads	12.086	10	.279	1.209	.994	.982	.993	.998	.999	.026	.020

Table 6.11

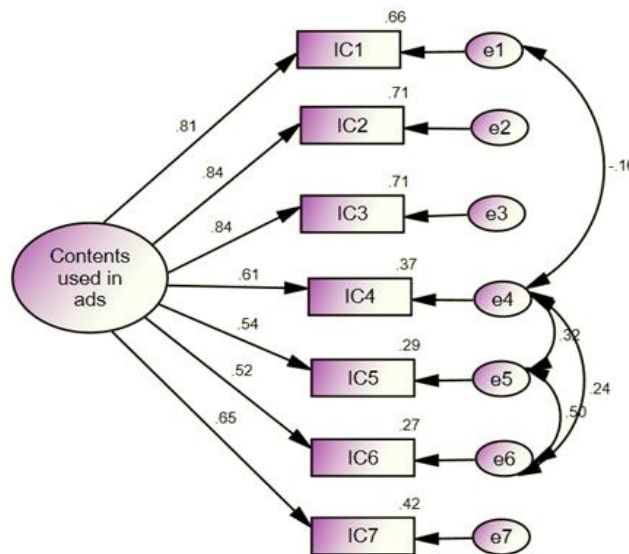
The regression Coefficients -Contents used in ads

Factors/ Latent Variables (Dependent Variable)	Construct (Independent Variable)	Regression Coefficient	C.R.	P	Variance explained (%)
Contents used in ads	IC1	0.814	26.585	<0.001	66.3
	IC2	0.840	28.509	<0.001	70.5
	IC3	0.840	28.509	<0.001	70.6
	IC4	0.612	16.624	<0.001	37.5
	IC5	0.541	14.137	<0.001	29.2
	IC6	0.522	13.519	<0.001	27.2
	IC7	0.648	18.019	<0.001	42.0

Source: Primary data

Figure 6.3

Contents used in Ads



6.2.4 Attention value of advertisements

Attention Value of advertisement is to be drafted in such a way to easily draw the attention of the prospects. Attention of a customer is attained through use of powerful words, colour schemes etc. Four variables are used to measure the attention value of the advertisement which is shown in table 6.12

Table 6.12

Attention value of advertisements

AV1	Eye catching pictures
AV2	Powerful words
AV3	Colour schemes
AV4	Story line

Attention value of advertisements is tested using ‘Confirmatory Factor Analysis’ and the model fit indices are shown in the table 6.13. All the attributes loaded significantly on the latent constructs. The value of the fit indices indicates a reasonable fit of the measurement model with data.

Table 6.13

Model fit Indices for CFA – Attention value of advertisements

	χ^2	D F	P	Norme d χ^2	GFI	AGF I	NFI	TLI	CFI	RM R	RMSE A
Attention value of advertiseme nts	.10 7	1	.74 4	.107	1.00 0	.99 9	1.0 0	1.00 7	1.00 0	.00 2	.000

Source: Primary data

Attention value of advertisements is tested using the hypothesis

H₀: Construct AV1 to AV4 has no influence on Attention value of advertisements

H₁: Construct AV1 to AV4 has significant influence on Attention value of advertisements

The hypothesis is validated using regression coefficients which are shown in the table 6.14. Here the entire constructs have regression coefficient values more than 0.4. Hence all the constructs has significant influence on Attention value of advertisements. Diagram of model fit is shown in figure 6.4.

Table 6.14

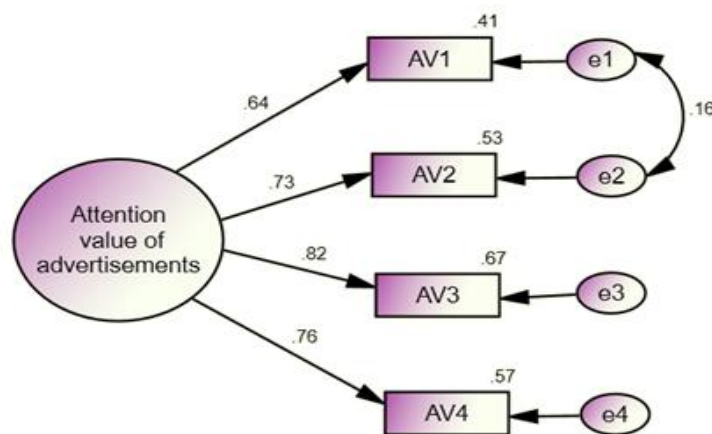
The regression Coefficients -Attention value of advertisements

Factors/ Latent Variables (Dependent Variable)	Construct (Independent Variable)	Regression Coefficient	C.R.	P	Variance explained (%)
Attention value of advertisements	AV1	0.640	17.700	<0.001	41.0
	AV2	0.731	21.731	<0.001	53.4
	AV3	0.819	26.935	<0.001	67.0
	AV4	0.756	23.037	<0.001	57.1

Source: Primary data

Figure 6.4

Attention value of advertisements



6.2.5 Interest in consumers

Interest in consumers towards online advertisement makes them read more of the products that are advertised. By using attractive sub heads interest can be invoked.

Five variables are used to measure the interest in consumers which is shown in table 6.15.

Table 6.15

Interest in customers

AI1	Simplicity to navigate
AI2	User friendly page
AI3	Quick information
AI4	Broader selection
AI5	Price and offers displayed

Source: Primary data

Interest in consumers is tested using ‘Confirmatory Factor Analysis’ and the model fit indices are shown in the table 6.15. All the attributes loaded significantly on the latent constructs. The value of the fit indices indicates a reasonable fit of the measurement model with data.

Table 6.16

Model fit Indices for CFA – Interest in customers

	χ^2	DF	P	Normed χ^2	GFI	AGFI	NFI	TLI	CFI	RMR	RMSEA
Interest in customers	1.429	3	.699	.476	.999	.995	.999	1.005	1.000	.006	.000

Source: Primary data

Interest in customers is tested using the hypothesis

H₀: Construct AI1 to AI5 has no influence on Interest in consumers

H₁: Construct AI1 to AI5 has significant influence on Interest in consumers

The hypothesis is validated using regression coefficients which are shown in the table 6.17. Here all the constructs have regression coefficient values more than 0.4. Hence all the constructs has significant influence on Interest in customers. Diagram of model fit is shown in figure 6.5

Table 6.17

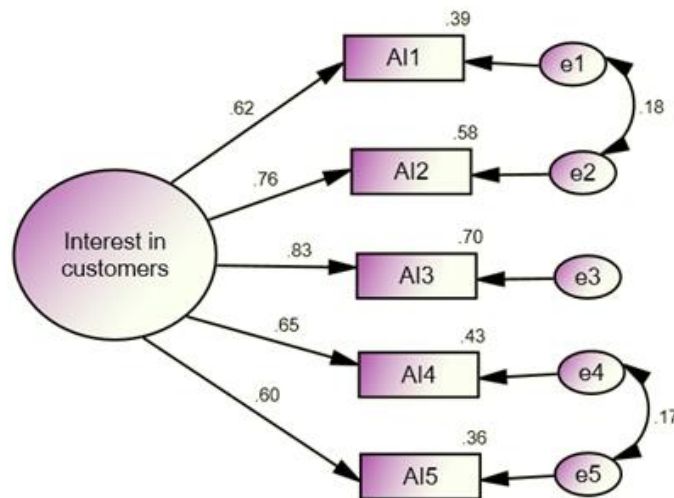
The regression Coefficients -Interest in consumers

Factors/ Latent Variables (Dependent Variable)	Construct (Independent Variable)	Regression Coefficient	C.R.	P	Variance explained (%)
Interest in consumers	AI1	0.624	17.078	<0.001	38.9
	AI2	0.764	23.480	<0.001	58.4
	AI3	0.835	28.118	<0.001	69.7
	AI4	0.655	18.303	<0.001	42.9
	AI5	0.602	16.255	<0.001	36.2

Source: Primary data

Figure 6.5

Interest in consumers



6.2.6 Desire in consumers

Desire for a product is stimulated by advertising, which attempts to give buyers a sense of lack or wanting. Five variables are used to study desire in customers towards electronic goods and they are shown in table 6.18

Table 6.18

Desire in consumers

DE1	Availability of customers review
DE2	Easy to choose
DE3	Stay on the website
DE4	Opinion of friends and family
DE5	Availability of consumer financing

Source: Primary data

Desire in consumers is tested using ‘Confirmatory Factor Analysis’ and the model fit indices are shown in the table 6.19. All the attributes loaded significantly on the latent constructs. The value of the fit indices indicates a reasonable fit of the measurement model with data.

Table 6.19

Model fit Indices for CFA – Desire in consumers

	χ^2	DF	P	Normed χ^2	GFI	AGFI	NFI	TLI	CFI	RMR	RMSEA
Desire in consumers	1.963	3	.580	.654	.999	.993	.998	1.004	1.000	.010	.000

Desire in customers is tested using the hypothesis

H₀: Construct DE1 to DE5 has no influence on Desire in consumers

H₁: Construct DE1 to DE5 has significant influence on Desire in consumers

The hypothesis is validated using regression coefficients which are shown in the table 6.20. Here all the constructs except DE5 have regression coefficient values less than 0.4. Hence only DE5 has no significant influence on Desire in consumers. Diagram of model fit is shown in figure 6.6

Table 6.20

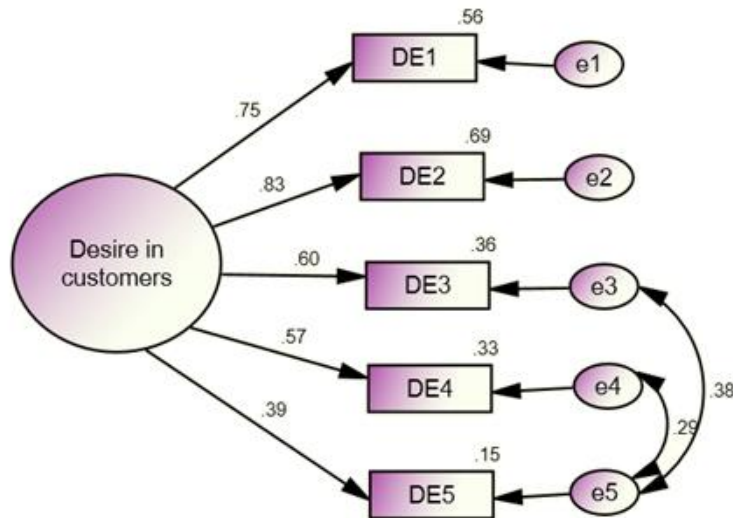
The regression Coefficients -Desire in customers

Factors/ Latent Variables (Dependent Variable)	Construct (Independent Variable)	Regression Coefficient	C.R.	P	Variance explained (%)
Desire in consumers	DE1	0.748	22.608	<0.001	56.0
	DE2	0.833	27.964	<0.001	69.4
	DE3	0.601	16.218	<0.001	36.1
	DE4	0.572	15.186	<0.001	32.7
	DE5	0.385	9.476	<0.001	14.8

Source: Primary data

Figure 6.6

Desire in consumers



6.2.7 Initiate customer Action

Initiate customer action means the consumers are encouraged to purchase of the product. Five variables are used to study influence of online ads to initiate customer action and they are shown in table 6.21.

Table 6.21

Initiate customer Action

ACT1	Use of Appealing offers
ACT2	Limited time offer
ACT3	Cash refund
ACT4	Buy button
ACT5	Free shipping

Source: Primary data

Initiate customer Action is tested using ‘Confirmatory Factor Analysis’ and the model fit indices are shown in the table 6.22. All the attributes loaded significantly on the latent constructs. The value of the fit indices indicates a reasonable fit of the measurement model with data.

Table 6.22

Model fit Indices for CFA – Initiate customer Action

	χ^2	DF	P	Normed χ^2	GFI	AGFI	NFI	TLI	CFI	RMR	RMSEA
Initiate customer Action	11.614	3	.009	3.871	.958	.958	.988	.969	.991	.023	.072

Initiate customer Action is tested using the hypothesis

H₀: Construct ACT1 to ACT5 has no influence on Initiate customer Action

H₁: Construct ACT1 to ACT5 has significant influence on Initiate customer Action

The hypothesis is validated using regression coefficients which are shown in the table 6.23. Here all the constructs have regression coefficient values more than 0.4. Hence all the constructs has significant influence on the variable Initiate customer action. Diagram of model fit is shown in figure 6.7.

Table 6.23

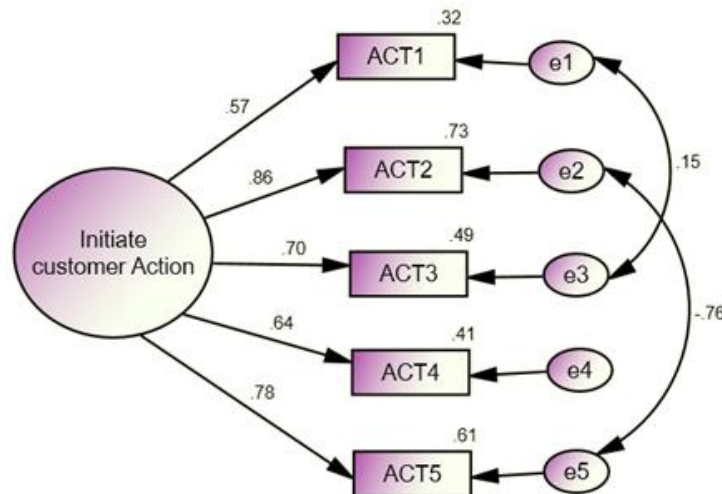
The regression Coefficients -Initiate customer Action

Factors/ Latent Variables (Dependent Variable)	Construct (Independent Variable)	Regression Coefficient	C.R.	P	Variance explained (%)
Initiate customer Action	ACT1	0.565	14.944	<0.001	31.9
	ACT2	0.857	29.927	<0.001	73.4
	ACT3	0.699	20.202	<0.001	48.8
	ACT4	0.638	17.621	<0.001	40.7
	ACT5	0.783	24.584	<0.001	61.3

Source: Primary data

Figure 6.7.

Initiate Customer Action



6.3 Measurement of influencing factors of internet advertisement towards purchase decision of electronic goods (Consumer buying behaviour)

Consumer buying behaviour refers to the study of customers and how they behave while deciding to buy a product that satisfies their needs. It is a study of the actions of the consumers that drive them to buy and use certain products. To find the level

of Consumer buying behaviour, the respondents are asked 38 questions on a five point Likert scale. The responses are scored as 1 for 'Strongly disagree', 2 for 'Disagree', 3 for 'Neutral', 4 for 'Agree' and 5 for 'Strongly agree'. The total score of the 37 questions (after carrying out convergent validity test 1 question is removed whose regression coefficient value is less than 0.4) for all 548 respondents is found out, based on which we calculate the mean % score of level of Consumer buying behaviour $\left[MPS = \frac{\text{Mean Score} \times 100}{\text{Maximum possible score}} \right]$. This score is classified into one of the four groups as poor or low if the mean % score is less than 35%, average if the mean % score is between 35 to 50 per cent, good or medium if the mean % score lies in the interval 50 to 75% and excellent or high if the mean % score is above 75%.

Table 6.24

Mean, Standard deviation and z value for Consumer buying behaviour

Variable	N	Mean	Standard Deviation	Mean % score	CV	t	p value
Consumer buying behaviour	548	123.91	25.23	66.98	20.36	29.144	<0.001

Consumer buying behaviour in Kerala is calculated using the above discussed method and One sample t test is used and the result is exhibited in Table 6.24. Table shows mean, standard deviation (SD), mean %score, coefficient of variation and test result. The mean percentage score level of Consumer buying behaviour is 66.98% which indicate that level of Consumer buying behaviour is good or medium. The CV indicates that this score is not stable as the value is more than 20%. To test whether the sample information that was observed exists in the population or to verify that the Consumer buying behaviour is good or not, the following hypothesis was formulate

H₀: The level of Consumer buying behaviour is average

H₁: The level of Consumer buying behaviour is good

To test the above hypothesis we use one sample t test and the result is exhibited in Table 6.24. From the table the p value is less than 0.05 and t value is positive which indicates that the test is significant. So it can be concluded that the level of Consumer buying behaviour is good.

6.3.1 Influencing factors of internet advertisement towards purchase decision of electronic goods (Consumer buying behaviour)

Seven dimensions are used to conceptualize consumer buying behaviour. Among these seven elements which factor contributes more in determining consumer buying behaviour? Whether these entire dimensions have significant role in determining consumer buying behaviour? One of the objectives is to identify the influencing factors of internet advertisement towards purchase decision of electronic goods , type of online ads, Media/ Modes of Online Ads, Contents used in ads, Attention value of ads, Creating interest in customers, Desire in customers, Initiating customer action. Structural Equation Model was used to evaluate the influence of these constructs on Factors influencing internet advertisement or purchase decision. In other words we use SEM to test the hypothesis.

H₁: Types of online advertisements has a significant positive influence on Factors influencing internet advertisement towards purchase decision or consumer buying behaviour.

H₂: Media/ Modes of Online advertisements have a significant positive influence on Factors influencing internet advertisement towards purchase decision or consumer buying behaviour.

H₃: Contents used in advertisements has a significant positive influence on Factors influencing internet advertisement towards purchase decision or consumer buying behaviour.

H₄: Attention value of advertisements has a significant positive influence on Factors influencing internet advertisement towards purchase decision or consumer buying behaviour.

H₅: Creating interest in customers has a significant positive influence on Factors influencing internet advertisement towards purchase decision or consumer buying behaviour.

H₆: Creating Desire in customers has a significant positive influence on Factors influencing internet advertisement towards purchase decision or consumer buying behaviour.

H₇: Initiating customer action has a significant positive influence on Factors influencing internet advertisement towards purchase decision or consumer buying behaviour.

The hypothesis is validated using regression coefficients which are shown in the table 6.25. All the attributes loaded significantly on the latent constructs. The value of the fit indices indicates a reasonable fit of the measurement model with data. Table 6.26 present the regression coefficients.

Table 6.25

Model fit Indices for CFA-Influencing factors of internet advertisement towards purchase decision of electronic goods (Consumer buying behaviour)

	χ^2	DF	P	Normed χ^2	GFI	AGFI	NFI	TLI	CFI	RMR	RMSEA
Consumer buying behaviour	9.038	8	.339	1.130	.995	.983	.966	.999	.999	.077	.015

Source: Primary data

Table 6.26

The regression Coefficients

Path	Estimate	Critical Ratio (CR)	P	Variance explained
Types of online advertisements → Consumer buying behaviour	0.568	15.048	<0.001	32.3
Modes of online advertisements → Consumer buying behaviour	0.708	20.618	<0.001	50.1
Contents used in ads → Consumer buying behaviour	0.944	41.405	<0.001	89.1
Attention value of advertisements → Consumer buying behaviour	0.607	16.439	<0.001	36.8
Interest in customers → Consumer buying behaviour	0.634	17.464	<0.001	40.2
Desire in customers → Consumer buying behaviour	0.592	15.892	<0.001	35.1
Initiate customer Action → Consumer buying behaviour	0.856	29.839	<0.001	73.2

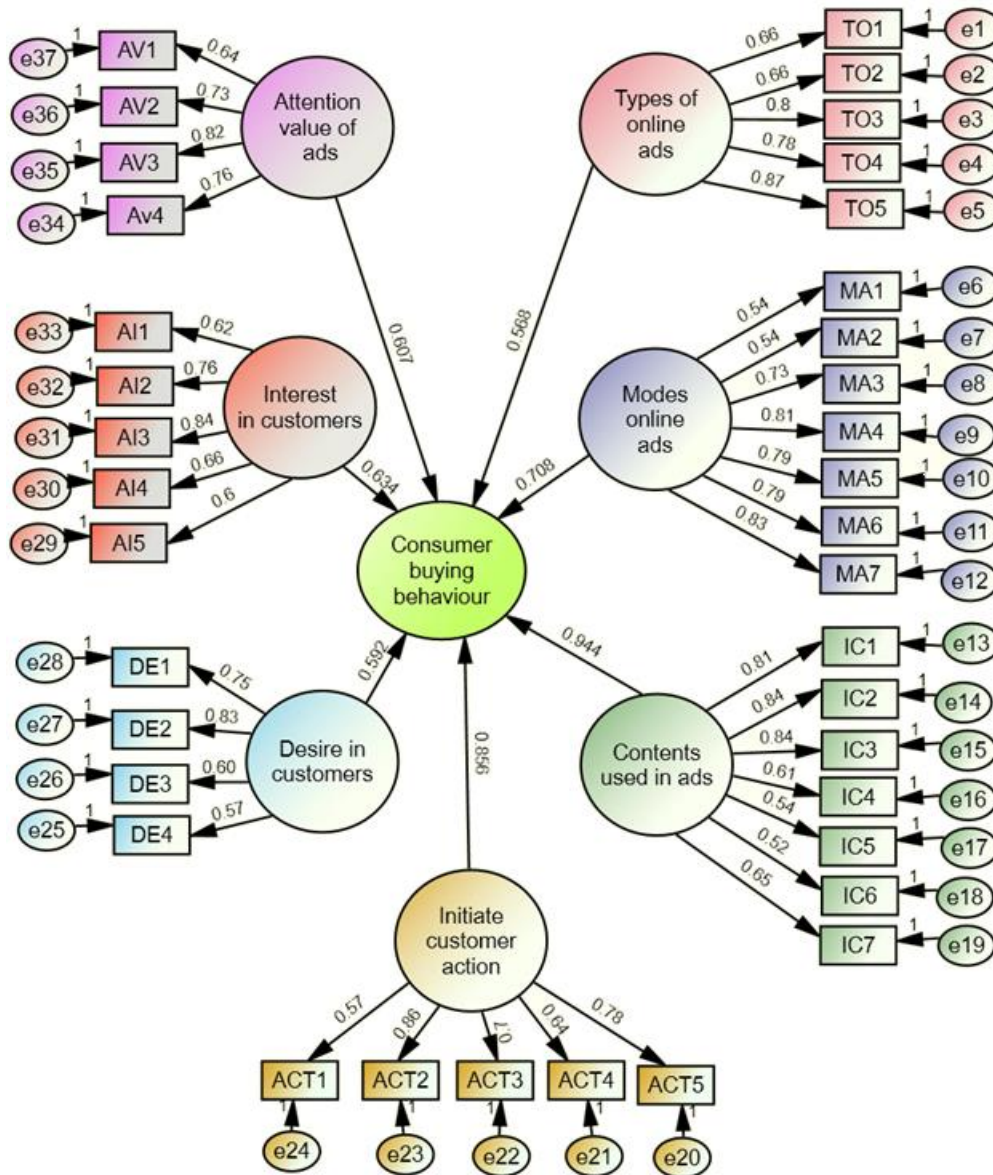
Path	Estimate	Critical Ratio (CR)	P	Variance explained
TO1 → Types of online advertisements	0.660	18.508	<0.001	43.6
TO2 → Types of online advertisements	0.655	18.303	<0.001	42.8
TO3 → Types of online advertisements	0.798	25.518	<0.001	63.6
TO4 → Types of online advertisements	0.776	24.168	<0.001	60.2
TO5 → Types of online advertisements	0.867	30.836	<0.001	75.2
MA1 → Modes of online advertisements	0.544	14.236	<0.001	29.6
MA2 → Modes of online advertisements	0.537	14.006	<0.001	28.8
MA3 → Modes of online advertisements	0.727	21.532	<0.001	52.9
MA4 → Modes of online advertisements	0.811	26.379	<0.001	65.7
MA5 → Modes of online advertisements	0.791	25.075	<0.001	62.6
MA6 → Modes of online advertisements	0.789	24.951	<0.001	62.2
MA7 → Modes of online advertisements	0.825	27.367	<0.001	68.1
IC1 → Contents used in ads	0.814	26.585	<0.001	66.3
IC2 → Contents used in ads	0.840	28.509	<0.001	70.5
IC3 → Contents used in ads	0.840	28.509	<0.001	70.6
IC4 → Contents used in ads	0.612	16.624	<0.001	37.5
IC5 → Contents used in ads	0.541	14.137	<0.001	29.2
IC6 → Contents used in ads	0.522	13.519	<0.001	27.2
IC7 → Contents used in ads	0.648	18.019	<0.001	42.0
AV1 → Attention value of advertisements	0.640	17.700	<0.001	41.0
AV2 → Attention value of advertisements	0.731	21.731	<0.001	53.4

Path	Estimate	Critical Ratio (CR)	P	Variance explained
AV3→ Attention value of advertisements	0.819	26.935	<0.001	67.0
AV4→ Attention value of advertisements	0.756	23.037	<0.001	57.1
AI1→ Interest in customers	0.624	17.078	<0.001	38.9
AI2→ Interest in customers	0.764	23.480	<0.001	58.4
AI3→ Interest in customers	0.835	28.118	<0.001	69.7
AI4→ Interest in customers	0.655	18.303	<0.001	42.9
AI5→ Interest in customers	0.602	16.255	<0.001	36.2
DE1→ Desire in customers	0.748	22.608	<0.001	56.0
DE2→ Desire in customers	0.833	27.964	<0.001	69.4
DE3→ Desire in customers	0.601	16.218	<0.001	36.1
DE4→ Desire in customers	0.571	15.151	<0.001	32.7
ACT1→ Initiate customer Action	0.565	14.944	<0.001	31.9
ACT2→ Initiate customer Action	0.857	29.927	<0.001	73.4
ACT3→ Initiate customer Action	0.699	20.202	<0.001	48.8
ACT4→ Initiate customer Action	0.638	17.621	<0.001	40.7
ACT5→ Initiate customer Action	0.783	24.584	<0.001	61.3

Table 6.26 shows the regression coefficients and it is clear that regression coefficients for types of online advertisements, modes of online advertisement, contents used in ads, attention value of advertisements, Interest in consumers, Desire in consumers, Initiate consumer action are more than 0.4. Regression coefficient indicate that all the dimensions have a significant positive influence on factors influencing internet advertisement towards purchase decision or consumer buying behaviour. The regression coefficient indicates that most contributing factor towards Consumer buying behaviour is Contents used in ads (0.944) followed by Initiate customer Action (0.856) and Modes of online advertisements (0.708). Interest in customers (0.634) and Attention value of advertisements (0.607) comes in the 4th and 5th position, Desire in customers (0.592) and Type of online advertisements (0.568) comes in the last two positions.

Figure 6.8

Influencing factors of internet advertisement towards purchase decision of electronic goods (Consumer buying behaviour)



6.4 Comparison of Consumer buying behaviour with various demographic variables

6.4.1 Age wise comparison of Consumer buying behaviour

Consumer buying behaviour towards purchase of electronic goods is shown in table 6.27. Consumer buying behaviour and age group is tested using the hypothesis

H₀: There is no significant difference in the mean score of consumer buying behaviour among consumers of different age group.

H₁: There is a significant difference in the mean score of Consumer buying behaviour among consumers of different age group.

Consumer buying behaviour of age group above 50 years (143.50) is higher than all other age groups. The least mean is coming in the age group 41-50 years (121.35). ANOVA was used to compare the mean scores of different age groups. The result of the test shows that p value is more than 0.05 for the variable consumer buying behaviour. So it is concluded that there is no significant difference in the mean score of Consumer buying behaviour among different age groups.

Table 6.27

Consumer buying behaviour and age group

Variable	Age	N	Mean	Standard Deviation	F	p value
Consumer buying behaviour	Up to 20	217	121.59	26.49	1.398	0.233
	21-30	249	125.54	22.45		
	31-40	61	124.95	28.64		
	41-50	17	121.35	31.35		
	Above 50	4	143.50	31.96		

Source: Primary data

6.4.2 Gender wise comparison of consumer buying behaviour

Table 6.28 shows gender wise comparison of consumer buying behaviour. Mean score of consumer buying behaviour of male customers is 122.38 and that of female customers is 126.00. Customer buying behaviour and gender is tested using the hypothesis.

H_0 : There is no significant difference in the mean score of consumer buying behaviour among male and female consumers.

H_1 : There is a significant difference in the mean score of consumer buying behaviour among male and female consumers.

An independent sample t test is often used to compare the mean scores of variables the two different groups, that is, males and females. The result of the t test shows that there is no significant difference in the mean score of male and female consumers as the p value (0.097) is greater than 0.05.

Table 6.28

Consumer buying behaviour and Gender

Variable	Gender	N	Mean	Standard Deviation	t	p value
Consumer buying behaviour	Male	316	122.38	24.58	1.660	0.097
	Female	232	126.00	26.00		

Source: Primary data

6.4.3 Education qualification wise comparison of Consumer behaviour

Education greatly influences the consumer buying behaviour. Table 6.29 shows the education wise comparison of consumer buying behaviour. In this case, educational qualification was considered to be the independent variable, which included five groups (a) School level (b) Pre-degree/ Plus-two (c) Degree/PG and (d) Professional (e) Others like diploma. Consumer buying behaviour and education is tested using the hypothesis

H_0 : There is no significant difference in the mean score of consumer buying

behaviour among different educational groups.

H_1 : There is significant difference in the mean score of consumer buying behaviour among different educational groups.

ANOVA was used to compare the mean scores of different education groups. The mean score of Students is the highest (133.58) and the mean score of pre-degree / Plus two is lowest (119.64). The results of the ANOVA test depicted that the p value is more than 0.05, so no significant difference exists between consumer buying behaviour and educational qualification.

Table 6.29

Consumer buying behaviour and Education

Variable	Educational qualification	N	Mean	Standard Deviation	F	p value
Consumer buying behaviour	School level	12	133.58	28.62	1.683	0.152
	Pre-degree/ Plus-two	78	119.64	29.22		
	Degree/PG	361	125.36	23.58		
	Professional	76	120.86	28.21		
	Others like diploma	21	120.43	21.52		

Source: Primary data

6.4.4 Occupation wise comparison of consumer buying behaviour

Consumer buying behaviour of the customers is compared with the occupation which is shown in the table 6.30. In this case, occupation was considered to be the independent variable, which included five occupations (a) Student (b) Professionals (c) Private Salaried (d) Government Salaried (e) Business (f) Others. Consumer buying behaviour and occupation is tested using the hypothesis

H_0 : There is no significant difference in the mean score of consumer buying behaviour and different occupation.

H_1 : There is significant difference in the mean score of consumer buying behaviour and different occupation.

The mean score of government salaried (129.55) is the highest and the mean score of Professionals (119.48) is the lowest. So ANOVA was used to compare the mean scores of different occupations. The results of the ANOVA test depicted that the p value is more than 0.05, so no significant difference in the mean score of consumer buying behaviour and different occupation.

Table 6.30

Consumer buying behaviour and Occupation

Variable	Occupation	N	Mean	Standard Deviation	F	p value
Consumer buying behaviour	Student	318	122.45	24.62	1.306	0.260
	Professionals	40	119.48	34.34		
	Private Salaried	105	125.90	21.51		
	Government Salaried	49	129.55	27.05		
	Business	12	127.67	28.56		
	Others	24	128.63	24.38		

Source: Primary data

6.4.5 Consumer buying behaviour on the basis of Nature of Income

Consumer buying behaviour of Salaried and non salaried consumers are shown in table 6.31. Consumer buying behaviour and nature of occupation is tested using the hypothesis

H₀: There is no significant difference in the mean score of consumer buying behaviour and nature of income.

H₁: There is significant difference in the mean score of consumer buying behaviour and nature of income.

An independent sample t test is often used to compare the mean scores of variables the two different groups, that is, salaried and non salaried respondents. The result shows that there is no significant difference in the mean score of consumer buying behaviour and nature of income (Z=1.695, p = 0.091).

Table 6.31

Consumer buying behaviour and Nature of Income

Variable	Nature of occupation	N	Mean	Standard Deviation	t	p value
Consumer buying behaviour	Salaried	202	126.30	24.14	1.695	0.091
	Non-salaried	346	122.52	25.78		

*Source: Primary data***6.4.6 Consumer buying behaviour on the basis of Monthly Income**

Table 6.31 shows that consumer buying behaviour perception is high for income group 50001-100000 (128.56) and lowest for income group 100001-200000(119.24). Consumer buying behaviour and monthly income is tested using the hypothesis

H_0 : There is no significant difference in the mean score of consumer buying behaviour and monthly income.

H_1 : There is significant difference in the mean score of consumer buying behaviour and monthly income.

A one sample analysis of variance is used to test hypotheses. The results of the ANOVA test depicted in Table 6.32 reveals that a statistical value of p is more than 0.05 for the variable consumer buying behaviour. So it is concluded that is no significant difference in the mean score of consumer buying behaviour and monthly income.

Table 6.32

Consumer buying behaviour and Monthly Income

Variable	Monthly income	N	Mean	Standard Deviation	F	p value
Consumer buying behaviour	Below 10000	247	122.39	24.65	0.982	0.428
	10001-20000	111	125.51	25.74		
	20001-50000	93	122.82	25.12		
	50001-100000	61	128.56	24.17		
	100001-200000	17	119.24	30.41		
	200000 above	19	128.89	28.65		

*Source: Primary data***6.4.7 Location wise comparison of Consumer buying behaviour**

Locations in which consumers are residing also influence the consumer buying behaviour. Consumer buying behaviour and location is tested using the hypothesis

H_0 : There is no significant difference in the mean score of consumer buying behaviour and location .

H_1 : There is significant difference in the mean score of consumer buying behaviour and location.

A one sample analysis of variance is used to test hypotheses. ANOVA was used to compare the mean scores of different area of residence and the result is exhibited in Table 6.33. The Result reveals that a statistical value of p (0.910) is more than 0.05 for the variable consumer buying behaviour. So we conclude that no significant difference in the mean score of consumer buying behaviour and location.

Table 6.33

Consumer buying behaviour and Place of residence

Variable	Place of residence	N	Mean	Standard Deviation	F	p value
Consumer buying behaviour	Municipal Corporation	179	123.44	25.44	0.094	0.910
	Municipality	65	125.02	25.61		
	Grama Panchayath	304	123.95	25.10		

*Source: Primary data***6.4.8 Consumer buying behaviour on the basis of Region**

The mean Score of Consumer buying behaviour is divided into north, central and south regions. Consumer buying behaviour and region is tested using the hypothesis

H_0 : There is no significant difference in the mean score of consumer buying behaviour and region.

H_1 : There is significant difference in the mean score of consumer buying behaviour and region.

A one sample analysis of variance is used to test hypotheses. So ANOVA was used to compare the mean scores of different regions and the result is exhibited in table 6.34. The result reveals that a statistical value of p is more than 0.05 for the variable consumer buying behaviour. So it is concluded that the mean score of the variable do not differs with regions.

Table 6.34

Consumer buying behaviour and region

Variable	Region	N	Mean	Standard Deviation	F	p value
Consumer buying behaviour	North	183	126.26	24.38	2.326	0.099
	Central	183	120.76	26.91		
	South	182	124.71	24.11		

Source: Primary data

6.5 Conclusion

Evaluation of consumer buying behaviour based on data collected from Kerala is analysed in this chapter. The chapter identified, out of 22 variables used, only 21 variables have significance in measuring consumer buying behaviour and thus 21 variables are used to measure consumer buying behaviour.

Among the seven dimension of consumer buying behaviour types of online advertisements, modes of online advertisement, contents used in ads, attention value of advertisements, Interest in consumers, Desire in consumers, Initiate consumer action have a significant positive influence on factors influencing internet advertisement towards purchase decision or consumer buying behaviour. There is no significant difference in consumer buying behaviour among respondent groups based on age, gender, education, occupation, monthly income, Location and region.

CHAPTER 7

REASONS FOR BUYING ELECTRONIC GOODS ONLINE AND BARRIERS TO ONLINE PURCHASE OF ELECTRONICS

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- 7.1 *Introduction*
 - 7.2 *Measurement and Testing the Model Reasons for buying electronics goods online*
 - 7.3 *Comparison of reason to buy electronic goods online with various consumer groups*
 - 7.4 *Barriers to online purchase of electronics*
 - 7.5 *Model Assessment and Testing*
 - 7.6 *Comparison of barriers to online purchase of electronics with various consumer groups*
 - 7.7 *Conclusion*

7.1 Introduction

Customers prefer to buy goods online since ecommerce is offering ample opportunities. There's every reason in the world to shop online. The bargains are there. The selection is mind-boggling. The shopping is secure. Shipping is fast. Even returns are easy, with the right e-tailers. Shopping has never been easier or more convenient for consumers. Bulsara & Vaghela, (2020). E-commerce is offering ample opportunities for the business to grow. It provides a convenient platform for the consumer to purchase products and service online. Retailers must understand how consumers are adopting and using an online channel for the purchase decision. Further consumer electronic products are highly purchased through online mode compare to any other product category. (Ahuja, 2018) People do not just prefer retail shopping but also are switching to online shopping. Online shopping has become a key platform for purchasing the electronic items. As a large amount of variety in electronics are available at just a click away. It has become convenient for the customer to examine as per their criteria and has become competitive for e-commerce sites to sustain the loyalty of customers. With the fast growing pace of technology, new inventions to comfort customers are keeping coming in market. Customer perception towards these electronic products decides the future of the product. As market has turned virtual these days, a customer analyses his needs, desire to purchase latest updated products on these online sites. These online sites provide description, specification, price, picture and reviews of the customer who have already purchased it.

7.2 Measurement and Testing the Model Reasons for buying electronics goods online

Under these dimension questions are asked to the respondents on five point likert scale. Reasons to buy goods online are tested using 'Structural Equation Modelling' using 'Confirmatory Factor Analysis' method (CFA). Eight variables are used as construct to measure the reasons for buying electronic goods online which is shown in Table 7.1.

Table 7.1

Reasons for buying electronics goods online

REO1	Saves time
REO2	24/7 availability
REO3	Easy to choose and compare
REO4	No embarrassment
REO5	Get better deals than in traditional retail stores
REO6	Not available in nearby market
REO7	Access global brand
REO8	Don't have to travel

Source: Primary data

Table 7.2 shows the model of fit of reasons to buy electronic goods online. All the attributes loaded significantly on the latent constructs. The value of the fit indices indicates a reasonable fit of the measurement model with data.

Table 7.2

Model fit Indices for CFA – Reasons

	χ^2	DF	P	Normed χ^2	GFI	AGFI	NFI	TLI	CFI	RMR	RMSEA
Reasons	19.696	14	.140	1.407	.991	.977	.990	.994	.997	.021	.027

Source: Primary data

Table 7.3 shows the regression coefficients of extracted constructs. The validity of the hypothesis can be assessed using these coefficients. If the regression coefficient has a value of more than 0.4 it is treated as significant impact on dependant variable. Here all the constructs have regression coefficient values more than 0.4. The result shows that all the constructs REO1(Saves time), REO2(24/7availability), REO3(Easy to choose and compare), REO4(No embarrassment), REO5(Better deals), REO6(Not available in nearby market), REO7(Access global brand), REO8(Don't have to travel) have regression coefficient more than 0.4 (p value significance) .The highest rank of regression coefficient goes to REO3(Easy to choose and compare) followed by REO5(Better deals).The lowest rank goes to

REO1(Saves time). So all the hypothesis from H1 to H8 is accepted. And it concluded that H1 to H8 is the reason for buying electronic goods online.

Table 7.3

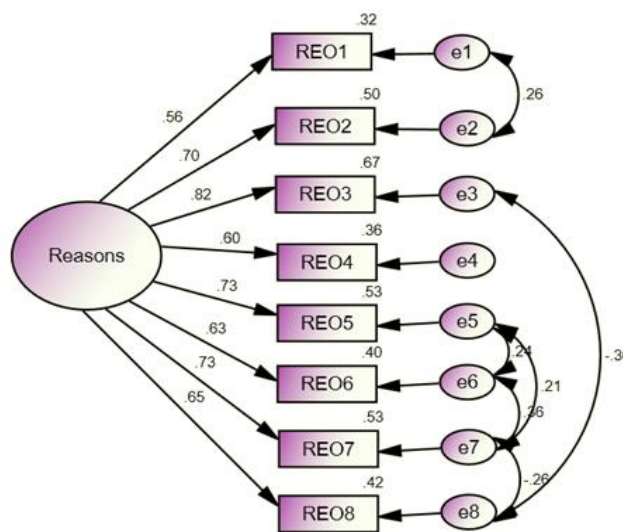
The regression Coefficients – Reasons

Factors/ Latent Variables (Dependent Variable)	Construct (Independent Variable)	Regression Coefficient	C.R.	P	Variance explained (%)
Reasons	REO1	0.562	14.842	<0.001	31.6
	REO2	0.704	20.431	<0.001	49.6
	REO3	0.821	27.078	<0.001	67.4
	REO4	0.596	16.036	<0.001	35.5
	REO5	0.730	21.681	<0.001	53.2
	REO6	0.632	17.386	<0.001	39.9
	REO7	0.727	21.532	<0.001	52.8
	REO8	0.651	18.140	<0.001	42.4

Source: Primary data

Figure 7.1

Reasons for buying electronics goods online



7.2.1 Impact of Variables on reasons to buy electronic goods online

Regression coefficients extracted from the CFA analysis is used to identify the level of contribution of each variable towards reasons to buy electronic goods online. Higher the regression coefficient means higher the contribution. The regression coefficients are shown in the table 7.4 and the variables are ranked according to the reason to buy electronic goods online. It is obvious from the table that most influencing factor is easy to choose and compare(0.821), followed by variables get better deals than in traditional retail stores (0.730), access global brand (0.727), 24/7 availability(0.704) etc. The least significant factor is saves time (0.562).

Table 7.4

Ranking of significant factors which are the reasons to buy electronic goods online

Variables	Regression Coefficient	Variance Explained (%)	Rank
Easy to choose and compare	0.821	67.4	1
Get better deals than in traditional retail stores	0.730	53.2	2
Access global brand	0.727	52.8	3
24/7 availability	0.704	49.6	4
Don't have to travel	0.651	42.4	5
Not available in nearby market	0.632	39.9	6
No embarrassment	0.596	35.5	7
Saves time	0.562	31.6	8

Source: Primary data

7.2.2 Measurement of Reasons for buying electronics goods online based on Mean score

To find the level of reasons for buying electronics goods online, the respondents are asked 8 questions on a five point Likert scale. The responses are scored as 1 for 'Strongly disagree', 2 for 'Disagree', 3 for 'Neutral', 4 for 'Agree' and 5 for 'Strongly agree'. The total score of the 8 questions for all 548 respondents is found

out, based on which we calculate the mean % score of level of Reasons $\left[MPS = \frac{MeanScore \times 100}{Maximum\ possible\ score} \right]$. This score is classified into one of the four groups as

Table 7.5

Reasons for buying electronic goods : Basis of Classification

Mean %	Score Group
Less than 35%	Poor or low
35%-50%	Average
50%-75%	Good/ Medium
Above 75%	Excellent /High

Table 7.6

Mean, Standard deviation and z value for Reasons for buying electronics goods online

Variable	N	Mean	Standard Deviation	Mean % score	CV	t	p value
Reasons	548	30.05	6.08	75.11	20.23	0.176	0.861

Source: Primary data

The mean percentage score level of Reasons for buying electronics goods online is 75.11% which indicate that level of Reasons for buying electronics goods online is excellent or high. The CV indicates that this score is not stable as the value is more than 20%. To test whether the sample information that was observed exists in the population or to verify that the level of ability to Reasons for buying electronics goods online is excellent or not, the following hypothesis was formulated

H₀: The level of Reasons for buying electronics goods online is good

H₁: The level of Reasons for buying electronics goods online is excellent

To test the above hypothesis we use one sample t test and the result is exhibited in Table 1. From the table the p value is more than 0.05 and t value is positive which

indicates that the test is not significant. So it can be concluded that the level of Reasons for buying electronics goods online is only good.

7.3 Comparison of reason to buy electronic goods online with various consumer groups

Reason to buy electronic goods online will vary according to the demographic profile of the consumers. The reason why one consumer is purchasing the product online will be completely different from the other person. In order to get better and in-depth idea, the mean percentage score is compared in different customer groups.

7.3.1 Age wise comparison of reason for online purchase of electronic goods.

Reasons for buying electronic goods online for various age groups are calculated and shown in table 7.7. The hypothesis are set as:

H_0 : There is no significant difference in the mean score of reasons for online purchase of electronic goods among consumers of different age group.

H_1 : There is a significant difference in the mean score of reasons for online purchase of electronic goods among consumers of different age group.

The mean percentage score indicate that age group above 50 years is having the highest score followed by 41 to 50 years. The least mean percentage score goes to the age group of up to 20 (28.95). A one sample analysis of variance is used to test hypotheses. ANOVA was used to compare the mean scores of different age groups. The results of the ANOVA test depicted in Table 7.7 reveals that a statistical value of p is less than 0.05 for the variable reasons for online purchase of electronic goods. So we conclude that the mean score of reasons for online purchase of electronic goods differs with age groups. Since the ANOVA test indicate that the significant difference exist among the age groups for reasons for online purchase of electronic goods, we conduct post hoc test or multiple comparison test for identify which among age groups differs significantly and the result is exhibited in the Table 7.8. The result of the analysis indicates that for reasons for online purchase of electronic goods, Up to 20 age group differs significantly with every other age group. No significant difference is seen between the other age groups. The difference between the groups is indicated by (*)

Table 7.7

Reasons for buying electronics goods online and age

Variable	Age	N	Mean	Standard Deviation	F	p value
Reasons	Upto 20	217	28.95	6.72	4.526	0.001
	21-30	249	30.40	5.20		
	31-40	61	31.52	6.56		
	41-50	17	32.12	5.29		
	Above 50	4	36.25	4.79		

*Source: Primary data***Table 7.8**

Multiple comparison tests

Dependent Variable		Mean Difference (I-J)	Std. Error	Sig.	
Reasons	Up to 20	21-30	-1.44828*	0.557	0.010
		31-40	-2.57528*	0.870	0.003
		41-50	-3.16834*	1.511	0.037
		Above 50	-7.30069*	3.028	0.016
	21-30	Up to 20	1.44828*	0.557	0.010
		31-40	-1.127	0.857	0.189
		41-50	-1.720	1.504	0.253
		Above 50	-5.852	3.025	0.054
	31-40	Up to 20	2.57528*	0.870	0.003
		21-30	1.127	0.857	0.189
		41-50	-0.593	1.646	0.719
		Above 50	-4.725	3.097	0.128
	41-50	Up to 20	3.16834*	1.511	0.037
		21-30	1.720	1.504	0.253
		31-40	0.593	1.646	0.719
		Above 50	-4.132	3.335	0.216
	Above 50	Up to 20	7.30069*	3.028	0.016
		21-30	5.852	3.025	0.054
		31-40	4.725	3.097	0.128
		41-50	4.132	3.335	0.216

The significant difference exist groups are indicated by (*).

7.3.2 Gender wise comparison of reason for online purchase of electronic goods.

Table 7.9 show the gender wise comparison with the reasons for online purchase of electronic goods. Mean score of Male is 29.51 and female is 30.77. Reason for online purchase and gender is tested using the hypothesis:

H_0 : There is no significant difference in the mean score of reasons for online purchase of electronic goods with male and female consumers.

H_1 : There is a significant difference in the mean score of reasons for online purchase of electronic goods with male and female consumers.

An independent sample t test was used to compare the mean scores of variables of the two different groups, that is, males and females. Hence a t test was conducted, and the results are shown in Table 7.9. The result shows that significant difference exists between males and females for reasons of online purchase of electronic goods as the p value in this case is less than 0.05.

Table 7.9

Reasons for online purchase and Gender

Variable	Gender	N	Mean	Standard Deviation	t	p value
Reasons	Male	316	29.51	6.33	2.406	0.016
	Female	232	30.77	5.65		

Source: Primary data

7.3.3 Educational wise comparison of reason for online purchase of electronic goods.

A one sample analysis of variance is used to test hypotheses about means when there are three or more groups of one independent variable. In this case, educational qualification was considered to be the independent variable, which included five groups (a) School level (b) Pre-degree/ Plus-two (c) Degree/PG and (d) Professional (e) Others like diploma. ANOVA was used to compare the mean scores of different age groups and the result is exhibited in Table 7.10. ANOVA test reveals that a statistical value of p is less than 0.05 for the variables reasons for online purchase of

electronic goods. So it was concluded that the mean score of reasons for online purchase of electronic good differs with educational qualifications. Since there is p value is less than 0.05 post hoc tests or multiple comparison test was conducted for identify which among educational qualifications differs significantly and the result is exhibited in the Table 7.11. The result of the analysis indicates that for reasons for online purchase of electronic goods, Pre-degree/ Plus-two as well as diploma differs significantly with Degree/PG and Professional qualifications. No significant difference is seen between the other age groups. The difference between the groups is indicated by (*)

Table 7.10

Reasons for online purchase and educational qualification

Variable	Educational qualification	N	Mean	Standard Deviation	F	p value
Reasons	School level	12	30.67	5.57	3.371	0.010
	Pre-degree/ Plus-two	78	28.32	6.93		
	Degree/PG	361	30.45	5.86		
	Professional	76	30.61	5.70		
	Others like diploma	21	27.19	6.68		

Source: Primary data

Table 7.11

Multiple comparison tests

Dependent Variable		Mean Difference (I-J)	Std. Error	Sig.	
Reasons	School level	Pre-degree/ Plus-two	2.346	1.869	0.210
		Degree/PG	0.221	1.768	0.901
		Professional	0.061	1.872	0.974
		Others like diploma	3.476	2.181	0.111
	Pre-degree/ Plus-two	School level	-2.346	1.869	0.210
		Degree/PG	-2.12547*	0.752	0.005
		Professional	-2.28475*	0.971	0.019
		Others like diploma	1.130	1.481	0.446

Dependent Variable		Mean Difference (I-J)	Std. Error	Sig.	
	Degree/PG	School level	-0.221	1.768	0.901
		Pre-degree/ Plus-two	2.12547*	0.752	0.005
		Professional	-0.159	0.761	0.834
		Others like diploma	3.25551*	1.353	0.016
	Professional	School level	-0.061	1.872	0.974
		Pre-degree/ Plus-two	2.28475*	0.971	0.019
		Degree/PG	0.159	0.761	0.834
		Others like diploma	3.41479*	1.486	0.022
	Others like diploma	School level	-3.476	2.181	0.111
		Pre-degree/ Plus-two	-1.130	1.481	0.446
		Degree/PG	-3.25551*	1.353	0.016
		Professional	-3.41479*	1.486	0.022

The significant difference exist groups are indicated by (*).

7.3.4 Occupation wise comparison of reason for online purchase of electronic goods

Reasons for online purchase of electronic goods are compared with occupation and it is shown in table 7.12. ANOVA was used to compare the mean scores of different occupations. The results of the ANOVA test shows that a statistical value of p is less than 0.05 for the variable reasons for online purchase of electronic goods. So we conclude that the mean score of reasons for online purchase of electronic good differs with occupations.

Since the ANOVA test indicate that the significant difference exist among the occupation and reasons for online purchase of electronic goods, post hoc test or multiple comparison test for identify which among occupations differs significantly was conducted and the result is exhibited in the Table 7.13. The result of the analysis indicates that for reasons for online purchase of electronic goods, Student differs significantly with Professionals, Private Salaried, Government Salaried and

others. No significant difference is seen between the Students and Business. The difference between the groups is indicated by (*)

Table 7.12

Reasons for online purchase and Occupation

Variable	Occupation	N	Mean	Standard Deviation	F	p value
Reasons	Student	318	29.08	6.13	4.510	<0.001
	Professionals	40	31.10	7.10		
	Private Salaried	105	31.51	4.96		
	Government Salaried	49	31.61	5.34		
	Business	12	28.67	7.22		
	Others	24	32.08	6.71		

Source: Primary data

Table 7.13

Multiple comparison tests

Dependent Variable		Mean Difference (I-J)	Std. Error	Sig.	
Reasons	Student	Professionals	-2.01509*	1.004	0.045
		Private Salaried	-2.42938*	0.673	0.000
		Government Salaried	-2.52734*	0.918	0.006
		Business	0.418	1.759	0.812
		Others	-2.99843*	1.266	0.018
	Professionals	Student	2.01509*	1.004	0.045
		Private Salaried	-0.414	1.112	0.710
		Government Salaried	-0.512	1.275	0.688
		Business	2.433	1.969	0.217
		Others	-0.983	1.545	0.525
	Private Salaried	Student	2.42938*	0.673	0.000
		Professionals	0.414	1.112	0.710
		Government Salaried	-0.098	1.035	0.925
		Business	2.848	1.823	0.119
		Others	-0.569	1.354	0.674

Dependent Variable		Mean Difference (I-J)	Std. Error	Sig.	
	Government Salaried	Student	2.52734*	0.918	0.006
		Professionals	0.512	1.275	0.688
		Private Salaried	0.098	1.035	0.925
		Business	2.946	1.927	0.127
		Others	-0.471	1.491	0.752
	Business	Student	-0.418	1.759	0.812
		Professionals	-2.433	1.969	0.217
		Private Salaried	-2.848	1.823	0.119
		Government Salaried	-2.946	1.927	0.127
		Others	-3.417	2.115	0.107
	Others	Student	2.99843*	1.266	0.018
		Professionals	0.983	1.545	0.525
		Private Salaried	0.569	1.354	0.674
		Government Salaried	0.471	1.491	0.752
		Business	3.417	2.115	0.107

The significant difference exist groups are indicated by (*).

7.3.5 Reason for online purchase of electronic goods and Nature of occupation

Reasons for online purchase of electronic goods on both salaried and non salaried consumers are shown in table 7.14. Hence a t test was conducted, and the results shows that significant difference exists between salaried and non salaried respondents for reasons for online purchase of electronic goods as the p value in this case is less than 0.05.

Table 7.14

Reasons and Nature of occupation

Variable	Nature of occupation	N	Mean	Standard Deviation	t	p value
Reasons	Salaried	202	31.28	5.42	3.665	<0.001
	Non-salaried	346	29.33	6.33		

Source: Primary data

7.3.6 Reason for online purchase of electronic goods on the basis of Monthly Income

Table 7.15 shows that Reason for online purchase of electronic goods perception is high for income group 200000 above (31.63) and lowest for income group 100001-200000 (29.18). The results of the ANOVA test reveal that a statistical value of p is more than 0.05. So we conclude that the mean score of the variable Reason for online purchase of electronic goods do not differs with monthly income.

Table 7.15

Reason for online purchase and Monthly Income

Variable	Monthly income	N	Mean	Standard Deviation	F	p value
Reasons	Below 10000	247	29.32	6.24	1.647	0.146
	10001-20000	111	30.43	5.56		
	20001-50000	93	30.85	6.07		
	50001-100000	61	30.80	5.69		
	100001-200000	17	29.18	7.39		
	200000 above	19	31.63	6.26		

Source: Primary data

7.3.7 Area of residence and Reason for online purchase of electronic goods

Area in which consumers resides also influence the reason for online purchase of electronic goods. A one sample analysis of variance is used to test hypotheses. So ANOVA was used to compare the mean scores of different area of residence and the result is exhibited in Table 7.16. The result of ANOVA shows that statistical value of p is more than 0.05 for the variable reasons. So we conclude that the mean score of all variable reason for online purchase of electronic goods do not differ with the area of residence.

Table 7.16

Place of residence and reason for online purchase

Variable	Place of residence	N	Mean	Standard Deviation	F	p value
Reasons	Municipal Corporation	179	30.13	6.17	0.293	0.746
	Municipality	65	30.51	5.97		
	Grama Panchayath	304	29.90	6.06		

7.3.8 Reasons for online purchase of electronic goods with the region

The mean Score of reasons for online purchase of electronic goods are divided into north, central and south regions. A one sample analysis of variance is used to test hypotheses. So ANOVA was used to compare the mean scores of different regions and the result is exhibited in Table 7.17. The result reveals that a statistical value of p is more than 0.05 for the variable reasons for online purchase of electronic goods. So we conclude that the mean score of the variable do not differs with regions.

Table 7.17

Region and reason for online purchase of electronic goods

Variable	Region	N	Mean	Standard Deviation	F	p value
Reasons	North	183	30.09	6.34	1.648	0.193
	Central	183	29.45	6.35		
	South	182	30.60	5.49		

Source: Primary data

7.4 Barriers to online purchase of electronics

In the past decade, internet has penetrated into our daily life and has become an essential medium of communication both for individuals and for businesses. Internet helped companies to communicate with their customers electronically and sell their products and services online. Ecommerce survey reflects that even if internet is trying to satisfy the needs of the customers many of the customers are reluctant to purchase products online due to their concerns about privacy and security of their

online transactions(Akram, 2018).The main barrier in the process of online shopping is the safety issue. People are having fear to share their personal information and information of finance on internet. Credit cards are not available to everyone. Second the most familiar barrier is the low level of trust on online stores therefore, sellers have to make proper strategies to increase the consumer’s level of trust on them(Bashir,2013).Saprikis Vaggelis et al., (2010) classified the online shopping problems were in two categories; general problems and after-sales problems. Online shopping problems are great barriers to the online purchase intention of customers. General problems includes possibility of having credit card data intercepted, the difficulty to confirm the reliability of the provided products and the possibility to buy a product that it would not value as much as customer pay for it. After-sales problems, involved difficulty to change defective product with a new one and products guarantee are not assured. Under these dimension questions are asked to the respondents on five point likert scale. Barriers to online purchase of electronics are tested using Structural Equation Modelling using confirmatory Factor Analysis method. Seven variables are used as construct to know the barriers for online purchase of electronics which is shown in table 7.18.

Table 7.18

Barriers for online purchase of electronics

BEP1	Hard to judge the quality
BEP2	Hard to judge the quality
BEP3	Lack of strict cyber laws
BEP4	Credit card details may be compromised
BEP5	Personal information not safe
BEP6	Delivered products would not match Website
BEP7	Difficult to get good after sales service

Source : Primary data

7.5 Model Assessment and Testing

The model created has been tested to know whether it is fit to the observed data. Confirmatory factor analysis technique is a type of structural equation model which

is used to know whether the model is fit to the observed data. The tested model is shown in the Figure 7.2.

Figure 7.2

Barriers for online purchase of electronics

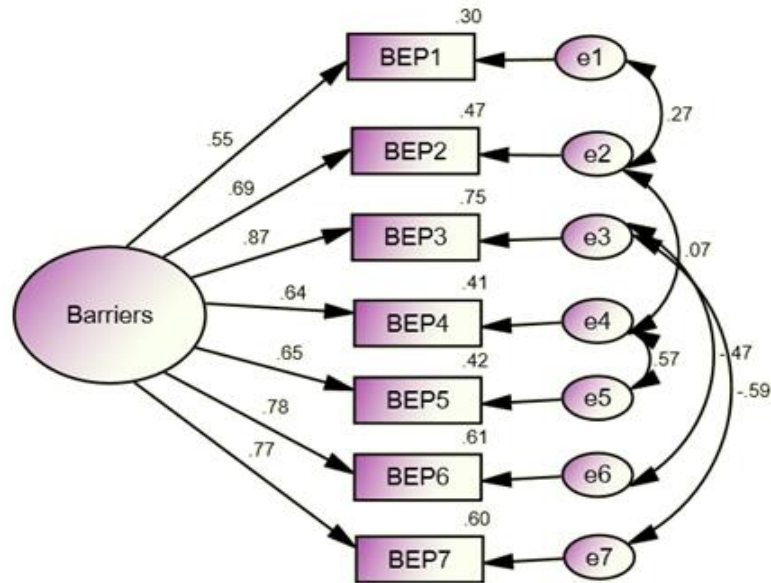


Table 7.19 shows that the attributes are loaded significantly on the latent constructs. The value of the fit indices indicates a reasonable fit of the measurement model with data.

Table 7.19

Model fit Indices for CFA – Barriers to purchase of electronic goods online

	χ^2	DF	P	Normed χ^2	GFI	AGFI	NFI	TLI	CFI	RMR	RMSEA
Barriers	5.435	9	.795	.604	.997	.991	.997	1.005	1.000	.013	.000

Source: Primary data

7.5.1 Classification of Variables into Significant and Insignificant Factors

Table 7.20 shows the regression coefficient which helps to identify barriers to purchase electronic goods online and those which are not a barrier to purchase electronic goods online. Factors with regression coefficient values less than 0.4 are considered as

variables which is not a barrier to purchase electronic goods online and regression coefficient value more than 0.4 are considered as variables which is a barrier to purchase electronic goods. In this case all the variables BEP1 (Hard to judge the quality), BEP2(Risk of receiving defective electronic products), BEP3 (Lack of strict cyber laws), BEP4(Credit card details may be compromised), BEP5(Personal information not safe), BEP6 (Delivered products would not match Website), BEP7(Difficult to get good after sales service) have p value more than 0.4 so we can conclude that these variables are a barriers to purchase electronic goods online.

Table 7.20

The regression Coefficients -Barriers

Factors/ Latent Variables (Dependent Variable)	Construct (Independent Variable)	Regression Coefficient	C.R.	P	Variance explained (%)
Barriers	BEP1	0.546	14.303	<0.001	29.8
	BEP2	0.687	19.663	<0.001	47.2
	BEP3	0.867	30.836	<0.001	75.2
	BEP4	0.639	17.660	<0.001	40.8
	BEP5	0.649	18.059	<0.001	42.1
	BEP6	0.780	24.404	<0.001	60.9
	BEP7	0.774	24.051	<0.001	59.9

Source: Primary data

7.5.2 Measurement of barriers to purchase of electronic goods online

To find the level of barriers to online purchase of electronics, the respondents are asked 7 questions on a five point Likert scale. The responses are scored as 1 for ‘Strongly disagree’, 2 for ‘Disagree’, 3 for ‘Neutral’, 4 for ‘Agree’ and 5 for ‘Strongly agree’. The total score of the 7 questions for all 548 respondents is found out, based on which we calculate the mean % score of level of barriers to online purchase of electronics $\left[MPS = \frac{MeanScore \times 100}{Maximum\ possible\ score} \right]$. This score is classified into one of the four groups.

Table 7.21

Barriers to purchase of electronic goods online: Basis of Classification

Mean %	Score Group
Less than 35%	Poor or low
35%-50%	Average
50%-75%	Good/ Medium
Above 75%	Excellent /High

Table 7.22

Mean, Standard deviation and z value for barriers to online purchase of electronics

Variable	N	Mean	Standard Deviation	Mean % score	CV	T	P value
Barriers	548	24.11	6.12	68.89	25.38	25.290	<0.001

The mean percentage score level of barriers to online purchase of electronics is 68.89% which indicate that level of ability to barriers to online purchase of electronics is medium. The CV indicates that this score is not stable as the value is more than 20%. To test whether the sample information that we observe exists in the population or to verify that the level of barriers to online purchase of electronics is good or not, we formulate the hypothesis

H_0 : The level of barriers to online purchase of electronics is average

H_1 : The level of ability to barriers to online purchase of electronics is medium

To test the above hypothesis we use one sample t test and the result is exhibited in Table2. From the table the p value is less than 0.05 and t value is positive which indicates that the test is significant. So we conclude that the level of barriers to online purchase of electronics is medium.

7.6 Comparison of barriers to online purchase of electronics with various consumer groups

7.6.1 Age wise comparison of barriers to online purchase of electronics

Barriers to online purchase of electronics for various age groups are calculated and shown in table 7.23. The highest mean score (24.27) is from the age group of 21-30 years. The least mean score is coming in the age group of above50 year (20.25). ANOVA test is carried out to know whether there is significant difference among barriers and different age group. The result of the test shows that p value (0.337) is more than 0.05. So there is no significant difference between barriers and age groups.

Table 7.23

Barriers to online purchase of electronics and age groups

Variable	Age	N	Mean	Standard Deviation	F	p value
Barriers	Up to 20	217	24.00	6.32	1.139	0.337
	21-30	249	24.47	5.55		
	31-40	61	23.87	6.86		
	41-50	17	22.06	6.89		
	Above 50	4	20.25	12.63		

Source: Primary data

7.6.2 Gender wise comparison of barriers to online purchase of electronics

Table 7.24 shows gender wise comparison with male and female consumers. Mean score of barriers of male consumers is 24.59 and that of female consumers are 23.46. An independent sample Z test is used to compare the mean scores of males and females. . The result shows that significant difference exists between males and females for barriers for online purchase of electronic goods as the p value (0.033) in this case is less than 0.05.

Table 7.24

Barriers to online purchase of electronics and Gender

Variable	Gender	N	Mean	Standard Deviation	Z	p value
Barriers	Male	316	24.59	5.79	-2.138	0.033
	Female	232	23.46	6.50		

Source: Primary data

7.6.3 Education qualification wise comparison of barriers to online purchase of electronics

Table 7.6.3 shows education wise comparison with the barriers to online purchase of electronics .The highest mean score is for consumers with school level education (25.25) followed by consumers with other qualification like diploma. The least score is for consumers with professional qualification (22.37). ANOVA test is carried out to know whether there is significant difference among the barriers to online purchase of electronics and consumers with different educational qualification. The results of the ANOVA test depicted that the p value is more than 0.05, so no significant difference exists between barriers and educational qualification.

Table 7.25

Education qualification and barriers

Variable	Educational qualification	N	Mean	Standard Deviation	F	p value
Barriers	School level	12	25.25	5.33	2.095	0.080
	Pre-degree/ Plus-two	78	23.82	6.23		
	Degree/PG	361	24.45	6.03		
	Professional	76	22.37	6.68		
	Others like diploma	21	25.00	4.64		

Source: Primary data

7.6.4 Occupation wise comparison of barriers to online purchase of electronics

Consumers barriers to online purchase of electronics for different occupation is calculated and shown in table7.26. The mean score of consumers is business (24.75)

is the highest and the least mean score is for consumers in private (24.26). The F value of the ANOVA test is 1.730 and the p value is 0.126. This indicates that there is no significant difference between barriers to online purchase of electronics and Occupation.

Table 7.26

Occupation and barriers to online purchase of electronics

Variable	Occupation	N	Mean	Standard Deviation	F	p value
Barriers	Student	318	24.37	5.86	1.730	0.126
	Professionals	40	21.43	7.38		
	Private Salaried	105	24.26	5.75		
	Government Salaried	49	23.96	7.41		
	Business	12	24.75	7.14		
	Others	24	24.46	4.80		

Source: Primary data

7.6.5 Barriers to online purchase of electronics on the basis of Nature of Occupation

The mean, standard deviation of salaried consumers and non-salaried consumers are shown in the table 7.27. It is evident that non-salaried consumers (24.45) are having mean score higher than salaried consumers. There is no significant difference in the barriers to online purchase of electronics of salaried and non-salaried consumers ($t = -1.674$, $p = 0.095$).

Table 7.27

Nature of occupation and barriers to online purchase of electronics

Variable	Nature of occupation	N	Mean	Standard Deviation	t	p value
Barriers	Salaried	202	23.54	6.33	-1.674	0.095
	Non-salaried	346	24.45	5.98		

Source: Primary data

7.6.6 Barriers to online purchase of electronics on the basis of Monthly Income

Barriers to online purchase of electronics are compared on the basis of monthly income group. The mean, standard deviation for the monthly income groups are shown in the table 7.28. It is evident from the table that the mean score of consumers with monthly income 10001-20000 (24.68) is the highest. The least mean score is for consumers with monthly income of 200000 above (22.74). One way ANOVA test carried out indicates that there is no significant difference in the monthly income and barriers to online purchase of electronics ($F=0.899, p=0.482$).

Table 7.28

Barriers to online purchase of electronics and monthly income

Variable	Monthly income	N	Mean	Standard Deviation	F	p value
Barriers	Below 10000	247	24.32	6.12	0.899	0.482
	10001-20000	111	24.68	5.46		
	20001-50000	93	23.23	6.48		
	50001-100000	61	24.21	6.77		
	100001-200000	17	23.29	5.69		
	200000 above	19	22.74	6.28		

Source: Primary data

7.6.7 Location wise comparison of barriers to online purchase of electronics

Barriers to online purchase of electronics are compared with the location. The mean, standard deviation for the place of residence are shown in the table 7.29. ANOVA was used to compare the mean scores of different place of residence. The Result reveals that a statistical value of p (0.595) is more than 0.05 for the variable barriers. So we conclude that the mean score of the variables do not differs with place of residence.

Table 7.29

Barriers to online purchase of electronics and place of residence

Variable	Place of residence	N	Mean	Standard Deviation	F	p value
Barriers	Municipal Corporation	179	24.21	6.01	0.519	0.595
	Municipality	65	23.38	6.34		
	Grama Panchayath	304	24.21	6.15		

*Source: Primary data***7.6.8 Barriers to online purchase of electronics on the basis of Region**

The mean Score of consumers barriers to online purchase of electronics divided into north, central and south regions. ANOVA was used to compare the mean scores of different regions and the result is exhibited in table 7.30. The result reveals that a statistical value of p is more than 0.05 for the variable barriers to online purchase of electronics. So we conclude that the mean score of the variable do not differs with regions.

Table 7.30**Barriers to online purchase of electronics and region**

Variable	Region	N	Mean	Standard Deviation	F	p value
Barriers	North	183	24.45	6.34	0.745	0.475
	Central	183	23.68	6.47		
	South	182	24.20	5.51		

*Source: Primary data***7.7. Conclusion**

Reasons for buying electronic goods online and barriers to online purchase of electronics are studied in this chapter. The first part deals with reasons for buying electronic goods online and it found that all the eight factors are the reason for buying electronic goods online. The comparison of reasons to buy electronic goods online with different demographic variables found that, monthly income, area of residence, region no influence in deciding the reason for online purchase of

electronic goods. The variables age, gender, occupation, nature of occupation, location has influence in deciding the reasons for online purchase of electronic goods. This part of the study concludes that level of reason for buying electronic goods online is only good.

The second part of this chapter deals with barriers to online purchase of electronics and it is found out that all the seven variables are the barriers to online purchase of electronics. Comparison of barriers to online purchase of electronics with various demographic variables found that age, education, occupation, nature of occupation, Monthly income, location, region have no influence in deciding the barrier for online purchase of electronics. The variable gender has influence in deciding the barrier for online purchase of electronics. This part of the study concludes that the level of barriers to online purchase of electronics is medium.

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CHAPTER 8

SUMMARY, FINDINGS AND SUGGESTIONS

- 8.1 *Introduction*
- 8.2 *Summary*
- 8.3 *Major Findings of the Study*
- 8.4 *Conclusion*
- 8.5 *Suggestions*
- 8.6 *Scope for further studies*

8.1 Introduction

With the tremendous development of internet, web is considered as the highly preferred medium for the business firms to promote their products and services. Online advertising provide wide spectrum of recognition when compared with any other advertising modes. Internet is growing exponentially both in its application and number of users due to its unique characteristics of flexibility, interactivity and personalisation. Internet is global marketing platform used to deliver promotional messages to people worldwide. In Kerala where business scenario is highly dynamic internet advertising is considered as versatile and is highly flexible which allows the consumers to make changes during the course of campaign without any additional cost. Today, each and every person is familiar with the usage and application of the internet and its sites.

8.2 Summary

Consumer buying behaviour is strongly influenced by the internet advertisement. Most of the time consumers buying behaviour is influenced by liking or disliking of consumer towards the online advertisements of the product. Internet advertising is capable of providing an experiential environment to the consumers through virtual reality interfaces thus allowing the consumers to experience some of the features of the product before making the purchase decision. Day by day numbers of online purchases are increasing. So it becomes necessary to identify the attitude of consumers towards online advertising of electronic goods. What are the electronic goods that the consumers prefer to buy using internet? If the consumers are able to recall online ads. It is also important to know the factors and reasons for buying good online. It is under this background the present study attempts to evaluate how Internet advertising is influencing consumer buying behaviour of electronic goods in Kerala.

This study had been taken up with the following objectives

1. To study the consumer attitude towards online advertising of electronic goods.

2. To assess the ability to recall online ads.
3. To identify the influencing factors of internet advertisement towards purchase decision of electronic goods.
4. To identify the reasons for buying electronics goods online.
5. To identify the reasons for buying electronic goods online

Based on these objectives, the study was undertaken using a sample survey. Data were collected from 548 consumers who are residing in Kerala. The consumers are selected on the basis of people who are making online purchases.

Data collected from the customers are analysed using various statistical tools like mean, standard deviation, coefficient of variation, percentages, t tests, ANOVA, post hoc test and confirmatory factor analysis using structural equation modelling. The findings drawn from the analysis are discussed in this chapter. This chapter also includes suggestions and recommendations emerged from the study.

After the analysis, the report of the research has been prepared in eight chapters

- First chapter started with an introduction to the study followed by statement of the research problem, objectives of the study, scope of the study, significance of the study, conceptual model, variables used in the study, operational definition of the terms, hypotheses, research methodology, organisation of the thesis and limitations of the study.
- Second chapter deals with literature review which is classified into two section
 - Internet advertising
 - Consumer buying behaviour
- The first part of the third chapter deals with various *concepts of Advertising and* internet as an Advertising Medium. The second part of this chapter deals with different types of Internet advertising and growth of internet advertising

in India .This chapter also contains disadvantages of online shopping and challenges of online shopping.

- Fourth chapter gives details of consumer buying behaviour. The second part of this chapter deals with models of consumer behaviour and factors influencing Online Shopping behaviour of consumers. The last part of this chapter deals with consumer decision making process and impact of family on consumer buying behaviour.
- Fifth chapter cover analysis of Consumers Attitude towards online advertisements of electronics, Ability to recall online ads along with general profile of consumers.
- Sixth chapter deals with influencing factors of internet advertisement towards purchase decision of electronic goods (Consumer Buying behaviour).
- Seventh chapter explains the reasons for buying electronic goods online and barriers to online purchase of electronics.
- This chapter happens to be the 8th chapter which is the concluding chapter. The present chapter deals with a summary of the study, findings, recommendations, conclusion and area for further research.

8.3 Major findings of the study

Major findings of the study are arranged under seven different headings, findings based on general profile of internet users, details of internet usage, consumer attitude towards online advertising of electronic goods, ability to recall online ads, influencing factors of Internet advertisement towards purchase decision of electronic goods, reasons for buying electronic goods online, barriers to online purchase of electronics.

8.3.1 Findings based on general profile of internet users

Analysis of the internet users provides an insight about the types of consumers who purchase the electronic products online. Based on the analysis of internet users following findings were drawn.

1. Male internet users dominate female internet users in the usage of internet. 57.7% of the users are male and 42.3% of the users are female.
2. Majority of the consumers (45.4%) who go into online purchase belong to 21 to 30 age group. 39.6% of the consumers are from the age group of up to 20 years. Consumers above 50 years of age show least preference (0.7%) towards online purchase.
3. Online purchase behaviour is more among the degree / Pg graduates and Pre-degree/ plus two qualified consumers as majority of the consumers are from these two groups (65.9% and 14.2% respectively).
4. Students and private employees are the occupational groups that dominate other groups. These groups constitute 58% and 19.2% of the total consumers interviewed.
5. Consumers having irregular income go into online purchase of electronic goods than consumers with regular periodic income. The finding is based on the frequency of salaried and non salaried consumers (63.1% and 36.9% respectively).
6. 45.1% of the consumers who are in the income group below 10000 go into online purchase of electronics than other income group, followed by the monthly income group of 10001-20000 and 20001- 50000 (20.3% and 17% respectively). The highest income groups 100001 – 200000 and 200,000 above have the lowest number of online consumers of electronics.
7. Online purchase is more among consumers residing in Grama panchayath (55.5%), followed by Municipal corporation (32.7%). Least number of

consumers who make online purchase of electronics is from the municipality (11.9%).

8. It is found out that 33.4% of the consumers come from north and central area equally. And 33.2% of the consumers for electronic goods come from southern area.

8.3.2 Findings based on details of internet usage

Internet usage details of the consumers gives an in depth insight about global internet usage , browsing, checking email, downloading and uploading files, streaming audio and video by the consumers.

1. From the study it is found out that majority of the consumer (43.8%) spent more than 4 hours on internet. 35.2% of the respondents spent about 2-4 hours on the internet. Only 3.6% of the respondent spent less than an hour on internet per day.
2. It is found out from the study that 25.4% of the respondents make online purchase once in a month. There are also a large percentage of respondents (24.6%) who make online purchase very rarely.
3. 37.4% of the consumers view online ads sometimes. While 29.9% of the consumers opined that they view online ads very often. Only 5.7% of the respondents never view online ads.
4. Highly preferred item to be purchased from internet are Mobile phones (57.5%) by the respondents.47.5% of the respondents prefers to buy mobile accessories from the internet. The least preferred electronic item to be purchased online is Television and other miscellaneous items.
5. Majority of respondents (67.7%) obtain information about the electronic goods from the search engines like Google and Yahoo, followed by 55.3% of the consumers receive information from friends and family. Very few respondents (0.9%) use reviews put in by other consumers for collecting information about electronic goods.

6. It is found out that Flip kart is the most preferred e-commerce site (60.8%) respondents prefer to buy electronic goods. 44.2% of the respondents prefer to buy goods from Amazon. 1.6% of the customers prefer to buy goods from snap deal and very few prefer to Reliance Digital .
7. It is found out that cash on delivery is still most preferred mode of payment for the respondents with 71.9% still preferring cash as a source of payment. 30.3% of the respondents prefer to pay using debit cards.16.8% of the respondents prefer to pay using Net banking and 10.2% of respondents prefer credit cards as the mode of payment.
8. 82.8% of the respondents prefer to spend less than 10000 on a single purchase. Only a very small percentage (1.1%) of the respondents prefers to spend more than 50000 on a single purchase.

8.3.3 Finding based on consumer attitude towards online advertising of electronic goods

1. Credible, help decision making, contain excitement and surprises, awareness on branded goods, enjoy best deal have significant influence on consumer attitude towards online advertising of electronic goods.
2. Helps decision making is the most influencing factor that induced the consumer attitude towards online advertising of electronic goods as it is having the highest regression coefficient (0.716) followed by the factors enjoy best deal (0.595), credible (0.593), awareness on branded goods(0.433),contain excitement on braded goods (0.433)
3. The study found out that the factors buy to show off, annoying have no significant influence on consumer attitude towards online advertising of electronic goods.
4. The mean percentage score indicate that age group above 50 years is having the highest score followed by 31-40.The least percentage score goes to the age group of 41 to 50 (16.74).Difference in the age group affect the consumer attitude towards online advertising of electronic goods ($F = 2.840$,

p =0.024).The post hoc test indicates that for Consumer attitude, above 50 age group differs significantly with every other age group with a mean difference of -4.39516, -3.90663, -3.76639, -5.27941.

5. It is found that gender does not influence consumer attitude towards online advertising of electronic goods in Kerala (Z=1.572, p= 0.116).
6. It is found from the study that education does not affect consumer attitude towards online advertising of electronic goods in Kerala (F=0.194, p=0.941).
7. The result reveals that there is no significant difference between consumer attitude and different occupation.(F=1.518,p= 0.182). Same is the case of nature of occupation also has no influence on consumer attitude towards online advertising of electronic goods in Kerala. Z=1.492, p =0.136).
8. The study shows that the mean score of 50,001 -100,000 is the highest (18.31) and the mean score of 100,001-200,000 is the lowest (15.28).So the monthly income has no influence on the attitude towards online advertising of electronic goods (F=1.648, p=0.146).
9. Geographical location has no influence on consumer attitude towards online advertising of electronic goods. It is evident that mean score of Municipal Corporation, Municipality, Grama Panchayath are not significantly different (F=1.071, p=0.343).
10. From the study it is found that Mean score of north is 17.64 and in case of central and south are 17.56 and 17.75 respectively. Study shows that shows that there is no significant difference in the mean score of consumer attitude and region.(F =0.148, p =0.863).

8.3.4 Findings based on ability to recall online ads

1. Duration of page viewing, ads Animation content, repeated advertising messages, position, size, images and colour, background music, celebrity Involvement, use of humorous, embedded video has significant ability to recall online ads.

2. Background music is the most influencing factor to recall online ads as it is having the highest regression coefficient (0.749) followed by factors position, size, images and colour (0.666), celebrity Involvement(0.634), repeated advertising messages (0.626), embedded video (0.608), use of humorous (0.585) and ads Animation content (0.528).
3. It is found that age does not affect consumers ability to recall online ads ($F=0.848, p=0.495$).
4. Consumers ability to recall online ads of electronic goods do not vary significantly among male and female consumers ($Z=0.821, p=0.412$). Mean score of recall of online ads of male customers is 27.84 and that of female customers are 5.33.
5. The study depicts that there is no significant difference among consumers ability to recall online ads and educational groups ($F=0.158, p=0.959$).It is evident from the study that mean score of Students is the highest (28.75) and the mean score of professional is lowest (27.68).
6. Consumers in business have least ability to recall online ads in Kerala(27.58) and the highest ability to recall online ads goes to consumers in other occupation (like house wives who purchase electronic goods out of others income, people working abroad). The result of the study shows that there is no significant difference between consumer ability to recall online ads and people in different occupation.
7. It is evident that salaried consumers (28.03) are having more recall of online ads than non- salaried consumers. There is no significant difference in the ability to recall of salaried and non salaried consumers ($Z=0.080, p=0.936$).
8. Consumers ability to recall online ads is high for income group 200000 and above (30.47) and lowest for income group100001-200000 (25.41).It is found from the study that consumer buying behaviour does not differ with monthly income.

9. Geographical location has not impact on consumer ability to recall online ads. The study shows that the mean score of the variables do not differ with the place of residence. (p=0.516).
10. Mean score of north is the highest (28.23) and that of central and south are 27.81 and 27.98 respectively .The study shows that the mean score of consumer's ability to recall online ads do not differ with regions.

8.3.5 Finding based on influencing factors of Internet advertisement towards purchase decision of electronic goods (Consumer Buying Behaviour)

1. Movable ads and video ads used in internet advertising is the most influencing factor to purchase electronic goods in content dimension. Regression coefficient generated through 'Confirmatory Factor Analysis' shows that the highest regression coefficient is contributed by contents used in ads (0.944) .All the seven variables used to measure 'contents used in ads', 'Image ads' (0.814), 'movable ads' (0.840), 'video ads' (0.840), 'reward points' (0.612), 'discount/offers' (0.541), 'features in ads' (0.522), 'Celebrity' (0.648) significantly influence the consumers to purchase electronic goods since all the variables have regression coefficient more than 0.4.
2. Creating a sense of urgency by showing limited time offer and free shipping used in internet advertising (Initiate customer action dimension)are the second influencing dimension towards consumers buying behaviour of electronic goods in Kerala (Regression coefficient =0.856). All the five variables used to measure 'initiate customer action', 'use of appealing offers' (0.565), 'limited time offer' (0.857), 'cash refund' (0.699), 'buy button' (0.638) and 'free shipping' (0.783), significantly influence the consumers to purchase electronic goods since all the variables have regression coefficient more than 0.4.
3. Email ad and ads in online entertainment channels, website and pages are the third influencing factor to purchase electronic goods in modes of online

advertisement dimension(Regression coefficient =0.708). Among the seven variables used to measure ‘modes of online advertisement / Influence of various medias’, ‘ads in online content’ (0.544), ‘social media ads’ (0.537), ‘You tube ads’ ((0.727), ‘email ads’ (0.811), ‘ads in blogs’ (0.791), ‘ads in e-book’ (0.789), ‘ads in online entertainment channels’ (0.825) are significantly contributing factor as the regression coefficients are greater than 0.4.

4. Interest in consumers (quick information and user friendly page) is the fourth contributing dimension of consumer buying behaviour (Regression coefficient =0.634). All the five variables used to measure influence of online advertising to create ‘interest in customers’, ‘simplicity to navigate’ (0.624), ‘user friendly page’ (0.764), ‘quick information’ (0.835), ‘broader selection’ (0.655), ‘price and offers displayed’ (0.602) are significantly contributing factor as the regression coefficients are greater than 0.4.
5. All the four dimensions used to measure ‘attention value of advertisement’ have significant influence on consumer buying behaviour as their regressions coefficient is 0.607. Thus all the variables ‘eye catching pictures’, ‘powerful words’ , ‘colour scheme’, ‘story line’ has significant influence on ‘attention value of advertisements’.
6. Easy to choose and availability of customer reviews are the sixth influencing factor to purchase electronic goods in desire in consumer dimension(Regression coefficient =0.592).Among the five variables used to measure ‘desire in consumers’, ‘availability of customers review’(0.748), ‘easy to choose’ (0.833), ‘Stay on the website’(0.601),’Opinion of friends and family’ (0.572) are significantly influencing the consumer buying behaviour as the regression coefficient are greater than 0.4. The other variable availability of consumer financing have regression coefficient less than 0.4 which means it has no significant influence.
7. Types of online advertisement (floating and pop up ads) are the last contributing dimension to consumer buying behaviour. All the five variables

used to measure types of online advertisement 'Banner ads' (0.660), 'retargeting ads'(0.655) 'Popup ads' (0.798 'affiliate marketing' (0.776), 'floating ads' (0.867), has significant influence on 'types of online advertisement' as in this case all the variables have regression coefficient more than 0.4.

Findings drawn out of hypotheses testing are:

8. One way ANOVA test used to know whether there is significant difference in the mean score of consumer buying behaviour among consumers of different age group ($F= 1.398, p=0.233$). The result of the test shows that p value is more than 0.05 for the variable consumer buying behaviour. So there is no significant difference in the mean score of Consumer buying behaviour among different age groups.
9. Independent sample t test is used to know whether there is significant difference in the mean score of consumer buying behaviour among male and female consumers. The result of the t test shows that there is no significant difference in the mean score of male and female consumers as the p value (0.097) is greater than 0.05.
10. One way ANOVA used to compare the mean scores of different education groups ($F=1.683, p=0.152$). The mean score of Students is the highest (133.58) and the mean score of pre-degree / Plus two is lowest (119.64). The results of the ANOVA test depicted that the p value is more than 0.05, so no significant difference exists between consumer buying behaviour and educational qualification.
11. ANOVA was used to compare the mean scores of different occupations. Mean score of government salaried (129.55) is the highest and the mean score of Professionals (119.48) is the lowest. The results of the ANOVA test depicted that ($F=1.306, p =0.260$) which is more than 0.05, so no significant difference exists between consumer buying behaviour and different occupations.

12. An independent sample t test is used to compare the mean scores of variables of two different groups, that is, salaried and non salaried respondents. The result shows there is no significant difference exists between salaried and non salaried respondents for reasons for online purchase of electronic goods. ($t=1.695$, $p = 0.091$).
13. ANOVA test used to know whether there is significant difference in the mean score of consumer buying behaviour and different monthly income ($F=0.982$, $p=0.482$). The results of the ANOVA test depicted that a statistical value of p is more than 0.05 for the variable consumer buying behaviour. So it is concluded that the mean score of consumer buying behaviour do not differs with monthly income.
14. ANOVA was used to compare the mean scores of different area of residence. The Result reveals that a statistical value of p (0.910) is more than 0.05 for the variable consumer buying behaviour. So we conclude that the mean score of the variables do not differs with place of residence.
15. ANOVA was used to compare the mean scores of different regions ($F=0.094$, $p =0.910$). The result reveals that a statistical value of p is more than 0.05 for the variable consumer buying behaviour. So it is concluded that the mean score of the variable do not differs with regions.

8.3.6 Finding based on reasons for buying electronic goods online

1. Saves time, 24/7availability, easy to choose and compare, no embarrassment, better deals, not available in nearby market, access global brand, don't have to travel are the factors which are the significant reasons for buying electronic goods online.
2. Easy to choose and make comparison with other products while shopping is the important reason that induces the consumers to buy electronic goods online as it is having highest regression coefficient (0.821) followed by factors get better deals than in traditional retail stores (0.730), access global brand (0.727), 24/7 availability (0.704), Don't have to travel (0.651), not

available in nearby market (0.632), no embarrassment (0.596) and saves time (0.562).

3. The mean percentage score indicate that age group above 50 years is having the highest mean score (32.12). The least mean percentage score goes to the age group of up to 20 (28.95). Difference in the age group affect the reason to purchase electronic goods online ($F= 4.526$, $p =0.001$). The post hoc test indicate that reasons for online purchase of electronic goods, up to 20 age group differ significantly with every other age groups with a mean difference of -1.44828, -2.57528, -3.16834, -7.30069.
4. The result shows that significant difference exists between males and females for reasons of online purchase of electronic goods as the p value (0.016) in this case is less than 0.05.
5. The study depicts that there is significant difference between reasons for online purchase of electronic goods and educational qualification ($F= 3.371$, $p=0.010$). Post hoc test indicates that for reasons for online purchase of electronic goods of consumers with Pre-degree/ Plus-two as well as diploma qualification differs significantly with degree/PG and professional qualifications with a mean difference of -2.28475, -2.28475, and -3.2551.
6. The result of test show that mean score of reason for online purchase of electronic goods differ with occupation. The result of the analysis indicates that reasons for online purchase of electronic goods, student differs significantly with professionals, private salaried, government salaried and others with a mean difference of -2.01509, -2.42938, -2.52734, -2.99843. No significant difference is seen between the students and business.
7. The result of the shows that significant difference exists between salaried and non salaried respondents and reasons for online purchase of electronic goods as the p value (<0.001) in this case is less than 0.05.
8. Reason for online purchase of electronic goods perception is high for income group 200000 above (31.63) and lowest for income group 100001-200000

(29.18). It is found from the study that the p value (0.146) more than 0.05. So the mean score of the variable Reason for online purchase of electronic goods do not differs with monthly income.

9. Area of residence has no impact on reason for online purchase of electronic goods as the P value (0.746) is more than 0.05. The result of the study shows that reason for online purchases of electronic goods do not differ with the area of residence.
10. It is found from the study that reasons for online purchase of electronics in Kerala do not differ with regions ($t=1.648$, $p=0.193$).

8.3.7 Findings based on barriers to online purchase of electronics

1. Hard to judge the quality, risk of receiving defective electronic products, lack of strict cyber laws, credit card details may be compromised, personal information not safe, hard to judge the quality, risk of receiving defective electronic products, lack of strict cyber laws, credit card details may be compromised, personal information not safe, delivered products would not match Website, difficult to get good after sales service are significant barriers to online purchase of electronics.
2. Lack of cyber laws is the most important barrier to online purchase of electronics in Kerala as it is having the highest regression coefficient (0.867) followed by factors delivered products would not match Website (0.780), Difficult to get good after sales service (0.774), risk of receiving defective electronic products (0.687), credit card details may be compromised (0.639), personal information not safe (0.649) and hard to judge the quality (0.546).
3. The highest mean score (24.27) is from the age group of 21-30 years followed by 21 – 30 years. The least mean score in coming in the age group of above50 year (20.25). The result of the test shows that there is no significant difference between barriers to online purchase of electronics and age groups.

4. The result of the study shows that significant difference exists between males and females for barriers for online purchase of electronic goods as the p value (0.033) in this case is less than 0.05
5. It is evident from the study that highest mean score is for consumers with school level education (25.25) followed by consumers with other qualification like diploma (25.00). The least score is for consumers with professional qualification (22.37). The result of the ANOVA test depicted that the p value is 0.080 so there is no significant difference between barriers and educational qualification.
6. The result of the study shows there is no significant difference between barriers to online purchase of electronics and consumers in different occupation (F=1.730, p=0.126). Same is in the case of salaried and non salaried consumers. Barriers to online purchase of electronics are not different from nature of occupation.
7. One way ANOVA test carried out indicates that there is no significant difference in the monthly income and barriers to online purchase of electronics (F=0.899, p=0.482).
8. The Result reveals that a statistical value of p (0.595) is more than 0.05 for the variable barriers to online purchase of electronics. So it is concluded that the mean score of the variables do not differs with place of residence.
9. The mean Score of consumers' barriers to online purchase of electronics divided into north, central and south regions. The result reveals that mean score of the variable do not differs with regions (F=0.519, p=0.595).

8.4 Conclusion

The study concludes that internet advertising plays a very significant role in influencing the consumer buying behaviour towards electronic products. The study try to determine consumers attitude , recall of online ads, identify the influencing factors of internet advertising towards purchase decision of electronic goods,

reasons for buying electronic goods online. Here the researcher also identified the barriers to online purchase of electronic goods where the advertisers should give needed attention on. Here the researcher had identified various barriers like lack of cyber laws which is the most important barrier to online purchase of electronics in Kerala, followed by delivered products would not match Website, difficult to get good after sales service, risk of receiving defective electronic products, credit card details may be compromised, personal information not safe, and hard to judge the quality of the electronic goods online. So these are the areas on which advertising companies should focus upon for reducing the fear of online consumers and influencing more consumers to come in to online purchase. Study identified and assessed the consumer's attitude towards online advertising like Credible, help decision making, contain excitement and surprises, awareness on branded goods, enjoy best deal. The study found out that duration of page viewing, ads animation content, repeated advertising messages, position, size, images and colour, background music, celebrity involvement, use of humorous, embedded video has significant ability to recall online ads. The study identified that variables used to measure contents used in ads significantly influence the consumers to purchase electronic goods. The study also identified that saves time, 24/7 availability, easy to choose and compare, no embarrassment, better deals, not available in nearby market, access global brand, don't have to travel are the factors which are the significant reasons for buying electronic goods online. So the study shows that internet advertising is greatly influencing the consumers buying behaviour in Kerala and steps should be taken to reduce the barriers to online advertising of electronic goods.

8.5 Suggestions

Based on the observation, literature review, interaction with the experts, information in the form of secondary data following are the suggestions

1. Online advertising companies should take necessary steps to promote their business among the female internet users as the study reveals that females make less online purchase.

2. Online purchase culture is low among customers above 50 years of age. So strategies should be adopted to attract online purchases among the older generation.
3. Customers with minimum school qualifications are very less in frequency which shows an opportunity for the online advertisers to attract these groups to online purchase.
4. Online shopping culture is low among business and professionals. So strategies should be framed to make these classes more aware of the benefits of internet advertisement.
5. Salaried class of people with fixed amount each month should be encouraged to go into online shopping by giving them more offers in online purchases.
6. Online advertisement should focus more on rural people by making the website more user friendly to ensure that more people come into online purchases of electronics.
7. Online advertisement should be made more attractive to retain customers to view the advertisements.
8. Effort should be made by online advertising companies to convince the customers to go purchase of television online by ensuring them that even if it is a big item it will be safely delivered to the customers.
9. Even with the development in the technology consumer prefer to make payments for online purchase using cash. Consumers should be communicated about benefits of digital payment through online advertisement.
10. Study reveals that consumers don't prefer to spend more than 50,000 in a single purchase when making online purchases. So online advertisement should focus more on communicating about the safety of online payments.

11. Ability to recall online ads among people in business are to be improved as they are the people with least ability to recall online ads.
12. Floating and pop up ads are the least contributing dimension to consumer buying behaviour. So the online advertising companies should try to make floating ads and pop up ads more attractive.
13. The reason for online purchase of electronic goods varies significantly with occupation so electronic online advertisements should be made focusing the different occupation.
14. The consumers should be provided with live chat provision in online advertisements so that the fear to purchase goods online reduces.
15. In order to retain the existing consumers and bring in new consumers the online advertisements should be updated at regular intervals.
16. To avoid interference in work, online advertisements should be designed to meet the preferences of target customers or target audience.
17. The number of companies advertising online is soaring, but even then fraud and deception may reduce consumer confidence. Therefore, it should be ensured that products and services are described truthfully in online advertisements.
18. More strict cyber laws to protect the rights of the consumers going into online purchase of electronics should come in.

8.5 Scope for Further Studies

The following are the directions for further studies

1. The present study focused on electronic goods. The same study can be focused on consumers who buy dress materials, kitchen products, books, furniture etc online.

2. The future research can look into the impact of internet advertising across different countries and cultures to enhance the global understanding of web advertising effectiveness.
3. Perception of Internet Advertising Agencies can be studied.
4. Impact of Internet Advertising on Performance of organization.
5. Brand effectiveness through internet advertising can be studied.
6. Internet advertising and Employment.
7. Green Marketing and Internet Advertising.
8. Perception of Advertisers who are not advertising online and perception of advertisers advertising online can be studied separately and then a comparison can be made.

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APPENDIX

QUESTIONNAIRE

The survey is conducted as a part of my Doctoral programme at University of Calicut. The study is about the influence of internet advertising on consumer buying behaviour towards electronic goods in Kerala. Please be assured that all the information collected in this survey will be kept strictly confidential. Collected data will be presented in aggregate form only. I expect your whole hearted support for doing this survey. Please mark your response by putting a tick mark at appropriate place.

Influence of Internet Advertising on Consumer Buying Behaviour in Kerala – A Study with Reference to Electronic Goods				
Part A -General Profile of Internet Users				
1	Name of the Respondent			
2	Gender of the respondent	Male	Female	Transgender
3	Age in Completed Years			
4	Educational Qualification	School level	Pre-degree/ Plus-two	Degree PG
		Professional	Others like diploma	
5	Occupation	Student	Professionals	Private Salaried
		Government Salaried	Business	Others
6	Nature of Occupation	Salaried	Non-salaried	
7	Monthly Income in rupees			
8	Place of Residence	Municipal Corporation		Municipality
		Grama Panchayath		
9	District you Belongs	Trivandrum	Ernakulam	Kozhikode
Part B -Internet usage details				
10	On average how much hours do you spend on internet in one day?	Less than a hour		1-2 hours a day
		2- 4 hours a day		More than 4 hours a day

11	How often do you shop online	Once in a month	2 to 3 times a month	
		Once in 6 months	I seldom shop online	
12	Do you check online ads while browsing?	Always	Often	sometimes
		Rarely	Never	
13	Which electronic goods do you prefer buying from Internet	Mobile phones	Mobile accessories	Laptops
		Computers & accessories	Pen drives & storage	Office supplies
		Wearable devices like watch	Television	Others (specify)
14	Select the sources which you use for gathering information about electronic goods	Search Engines (e.g. Google, Yahoo)	Friends and family	Company Website
		Blogs	Promotional e-mails	Online Advertisements
15	From which e-commerce site are you likely to buy electronic gadgets	Flip kart	Amazon	
		Snap deal	Reliance Digital	
16	Mode of payment for online shopping	Cash on delivery	Credit cards	
		Debit cards	Net banking	
17	Money spend in single purchase	Less than 10000	10001-20000	20001-30000
		30001-40000	40001-50000	50001 and above

Please answer the following questions on a Scale of Strongly agree to Strongly Disagree, where “SA” denotes **Strongly Agree**, “A” denotes **Agree**. “N” denotes **Neutral**. “D” denotes **Disagree** and “SD” denotes **Strongly Disagree**.

	Part C To study the consumer attitude towards online advertising of electronic goods.	SA	A	N	D	SD
18	Online advertisement of electronic goods is credible.					
19	The online advertisement is trustworthy.					
20	Online advertisement provides complete information that assists me in decision making.					
21	Online advertisements are even more enjoyable than other media content.					
22	I feel pleasure in thinking about what I saw or heard in online advertisement.					
23	Online advertising contains a lot of excitement and surprises.					
24	Online advertising makes people buy unaffordable products just to show off					
25	Online advertising promotes awareness on branded goods.					
26	I refer to online advertising because it allows me to enjoy the best deal out of the competing products advertised.					
27	Online advertisement about electronic goods are highly annoying,					

	Part D To identify the ability to recall online ads	SA	A	N	D	SD
28	Duration of page viewing is a strong determinant of the ability to recall online ads about electronic products					
29	Ads Animation content, the shape of the banner ad, and frequency of the ad (repetition) leads to higher advertising recall					
30	Repeated advertising messages increases my ability to recall online ads about electronic goods					
31	Position, size, images and colour are determinants of memorization and recall of online ads					

	Part D To identify the ability to recall online ads	SA	A	N	D	SD
32	Background music in online advertisement increases my ability to recall online advertisement of electronic product or services					
33	Celebrity engaged in online advertisement increases my ability to recall online advertisement of electronic product or services					
34	Humorous use of online advertisement increases my ability to recall online advertisement of electronic product or services					
35	Embedded video used in online advertisement increases my ability to recall online advertisement of product or service					

Part E Influencing Factors of Internet Advertisement towards Purchase Decision of Electronic Goods.						
	Influence of various types of online advertisements	SA	A	N	D	SD
36	Image-based advertisements that appear in the side, top, and bottom sections of websites influence me to purchase electronic goods. (Banner ads)					
37	Internet advertisement that persuade a user to visit a site by taking into account the user's past web history influence me to purchase electronic goods. (Retargeting Ads).					
38	Internet advertisements that exist within computer or video games pull me to purchase of electronic goods. (In-Game ads).					
39	Pop up ads influence me to purchase electronic goods					
40	Links displayed in various websites ads that leads to specific products sellers like Amazon, flipkarts, etc induced me to buy electronic goods online (affiliate marketing)					
41	Ads that appear to float on the top of the web page attract me to internet advertisement of electronic goods. (Floating ads)					
	Influence of various Medias/Modes of online advertisements	SA	A	N	D	SD
42	Ads and online content likes videos, slides, check lists, webinars created interest in electronic goods					

43	Ads in different social medias (Facebook, etc) created interest in electronic goods					
44	YouTube ads attract me to purchase electronic goods					
45	Email ads attract me to purchase of electronic goods online.					
46	Ads in various blogs attract me to purchase of electronic goods online.					
47	Ads in e-books/Catalogues attracted me to purchase of electronic goods online.					
48	Ads in various online entertainment channels websites/pages influenced me to purchase electronic goods online					
49	Ads in various online television news channels websites/pages influenced me to purchase electronic goods online					
	Influence of contents used in ads	SA	A	N	D	SD
50	Images/pictures used in internet advertising attract me to purchase of electronic goods.					
51	Movable ads that contain audio – visual / animations influence me to purchase electronic goods					
52	Video ads in the internet advertisement influence me to purchase electronic goods.					
53	Reward points on the website attract me to purchase electronic goods.					
54	The discounts/offers provided by website attract me to the purchase of electronic goods.					
55	Promo codes ads offered in different wallets/payment apps influences to buy electronic goods					
56	Explanation about product quality and features in ads attract me to the purchase of electronic goods.					
57	Celebrity engaged in online ads induce to buy electronic goods online					
	Influence created due to <u>Attention</u> value of advertisements	SA	A	N	D	SD
58	Original images and high resolution used in internet advertisement create attention for electronic goods.					
59	Pictures that will catch the readers eye will make them stop and read the internet advertisement about electronics.					
60	Internet advertisement use powerful words to create attention.					

61	Colour schemes used in internet advertisement help in creating attention of electronic goods.					
62	Carefully crafted titles and head lines are used to create attention of internet advertisement.					
63	Story line used in internet advertising help to create attention for electronic goods.					
	<u>Influence of online advertisements to create Interest in customers</u>	SA	A	N	D	SD
64	Internet advertisement use bullets and subheads to create interest towards electronic goods.					
65	Simplicity to navigate in the internet advertisement creates interest for electronic goods.					
66	Use of user friendly page in internet advertisement creates interest for electronic goods.					
67	Finding of quick information about electronic goods create interest for internet advertisement.					
68	Detail information of electronic goods creates interest towards internet advertisement					
69	The promoted language and musical backgrounds of the electronic goods online ads are very interesting.					
70	The products features displayed, in the internet ads generate my interest towards electronic goods.					
71	Broader selection of electronic goods creates interest for internet advertisement.					
72	The price and offers displayed in the online ads makes me interested in the electronic goods.					
	<u>Influence of online ads to create Desire in customers for electronic goods</u>	SA	A	N	D	SD
73	Availability of customer's review and product rating influence me to view internet advertisement.					
74	Easy to choose and make comparison with other electronic goods create desire to view online advertisements.					
75	Convincing the customer to stay on the website create desire for electronic goods.					
76	Friends and family opinion create a desire to view internet advertisement related to electronics.					

77	The performance level displayed in the online ads built my desire to buy the electronic goods.					
78	Availability of cheap consumer financing displayed through the online ads create my desire to buy the electronic goods.					
79	Play again option in internet advertisement create a desire for electronic goods.					
	<u>Influence of online ads to initiate customer Action</u>	SA	A	N	D	SD
80	Appealing offers used in internet advertising makes me purchase electronic goods.					
81	Creating a sense of urgency in internet advertising by showing limited time offer makes me purchase electronic goods.					
82	Cash refund offers in internet advertising make me purchase electronic goods.					
83	Buy button shown in internet advertisement increases the likelihood to purchase electronic goods.					
84	Positive image used in internet advertisement make me purchase electronic goods.					
85	Free shipping used in internet advertisement make me purchase electronic goods.					

	Part F Reasons for buying electronics goods online	SA	A	N	D	SD
86	I buy electronic goods online because it saves time					
87	I shop online as I can shop whenever I want to - (24/7 availability)					
88	It is easy to choose and make comparison with other products while shopping online					
89	I feel safe and secure while shopping online					
90	I shop online as there is no embarrassment if I do not buy.					
91	The online advertising builds image for the goods and services					
92	I shop online because I get better deals than in traditional retailing stores.					
93	I use online shopping for buying products which are otherwise not easily available in the nearby market.					

94	I shop online since I don't have to travel					
95	Online shopping help me to access global brands.					
96	I shop online since I am able to trace the shipping orders					
97	Online shopping help me to easily cancel the orders					

	Part G To identify the barriers to online purchase of electronics	SA	A	N	D	SD
98	I often have felt misled by Online advertisements.					
99	It is hard for me to judge the quality of the electronic goods over the internet.					
100	I hesitate to shop online as there is a high risk of receiving defective electronic products.					
101	I feel that there will be difficulty in settling disputes when I shop electronic goods online. (e.g. while exchanging products).					
102	Shopping online is risky because of a lack of strict cyber laws in place to punish frauds and hackers.					
103	I feel that my credit card details may be compromised and misused if I shop online.					
104	I feel that my personal information given to the retailer may be compromised to third party.					
105	Fear of on time delivery after payment.					
106	Fear that the delivered products would not match those described on the Website.					
107	Difficult to get good after sales service					
108	I fear overcharging if I shop online as the retailer has my credit-card information.					