

Online and Offline Buying Behavior of Jewellery

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Abstract -Jewellery industry is one of the fastest emerging industries in the Indian economy. And the application of marketing even makes it a more accepted research area. In the same backdrop, this paper offers the individual viewpoint on some of the recent trends in Online and Offline Buying Behavior of Jewellery. Following research paper highlights what have already been done, what is generally accepted, what is emerging and what is generally accepted what is the current state of Online and Offline Buying Behaviour of Jewellery.

Paper type: review and view point

Key Words:gold jewellery, online jewellery, offline jewellery, goldsmiths, buying behaviour, consumer, marketing

1. INTRODUCTION

Consumer behavior is the study of when, why, how, where and what people do or do not buy a product. It blends elements from psychology, sociology, social anthropology and economics. It attempts to understand the buyer decision making process, both individually and in group.

Customer behavior study is based on consumer buying behavior with the customer playing the three distinct roles of user, payer and buyer. Relationship marketing is an influential asset for customer behavior analysis as it has a keen interest in the rediscovery of the true meaning of marketing through the reaffirmation of the importance of the customer or buyer. A greater importance is also placed on customer retention, customer relationship management, personalization, customization and one-to-one marketing. Social functions can be categorized into social choice and welfare functions.

Marketing provides services in order to satisfy customers. With that in mind, the productive system is considered from its beginning at the production level, to the end of the cycle.

2.METHODOLOGY

Following research paper focuses on the research papers of the past seventeen years i.e., from 2002 to 2019 in the area of Buying Behavior of jewellery in India. Out of many research papers collected through superior online journals, best twenty from those have been selected for further analysis. Moreover, the information at any end has not been manipulated. The data used for this research paper is solely based on secondary source i.e., online journals like International Journal of Applied Services Marketing Perspectives Journals, Indian Journal of Applied Research etc.

3. REVIEW OF LITERATURE

Mahipal, D., & Shankaraiah, K. (2018) the study concludes that there will be a prospective growth of electronic commerce in India if the government provide a legal security and framework for e-commerce so that while Domestic and International trade are allowed to expand their basic rights such as intellectual property, privacy, prevention of fraud, consumer protection, etc.

George, A. J. (2016) concludes that Diamond jewellery is an expensive product, the respondents were very sensitive in nature. Researcher had to promise the secrecy of the details provided. Retailers did not encouraged to stay for long in the shop due to security reasons.

Arekar, K., & Godbole, S. (2016) states that there is a change in the mindset of the people with respect to the gold buying as was observed from the study. Gold has not remained just a status symbol but is being looked at as an investment avenue. From the study it can be concluded that people from different age groups are interested in investing in gold because it gives financial security; it's a safe haven, its mortgagee. It was also observed that even though people discuss or give preference to the opinions of their friends and family but they also look out for market information before making investment decisions. The intention of this study is to give an insight of the investor's decision making, beliefs, to the financial managers which will help them in constructing their financial products and marketing strategy.

Rekha, I. S. (2016) examined that surveyed the twelve statements were grouped into four factors i.e., Product, Convenience, Service and online shopping hindrances and the composite score were calculated for each grouping factor. A significant difference is observed in the perception of two groups in case of three set of factors i.e., Product, Convenience and Service

Godbole, S. S., & Arekar, K. A. (2014) According to the study the perception of the retail investors towards gold buying was carried out with the help of questionnaire in this study. The results of the study hinted that indeed the ease at the time of purchase (Cash payment, no documentation, many shops etc.) and high liquidity (ease at the time of sale, ease in loan against gold etc.) has resulted into Gold being highly preferred investment avenue as against the others. An instrument against inflation, high returns and tax benefits has also been instrumental in gold being sought after asset.

Shalini, S., & Kamalaveni, D. (2013) in this study Increasing use of the World Wide Web as a B2C commercial tool raises interest in understanding the key issues in building relationships with customers on the Internet. Since, the Internet has the ability to reach the customer's home, the distribution channels have started to assume new meaning for the B2C E-commerce. The physical delivery got converted to electronic delivery; physical products are now electronic products displayed on a website. With options of paying online through debit and credit cards, the transaction is purely electronic. The study brought to light that online shoppers are young, highly educated, active, intensive, and expert users of the internet, they have a strong positive perception towards online shopping and generally spend a very low amount on online shopping. Significant differences in shopping behavior could be ascribed to gender, occupation, and the Internet expertise of the online shoppers.

Nagra, G., & Gopal, R. (2013) in this study researchers have proved that different demographics factors like gender, age & income level does impact possession of internet and frequency of online purchase made by consumers in Navi Mumbai. It also showed that the frequency of online shopping is relatively less in our country. This frequency can be raised up by focusing more on female segments as compared to male segment.

Shareef, M. A., Archer, N., Fong, W., Rahman, M. O., & Mann, I. J. (2013) in this study, researcher has showed how perceived trustworthiness could affect purchasing behavior of consumers. In this aspect, perceived trustworthiness on a website has a potential causal effect on forming buying behavior. When consumers buy any product from the Internet, customers view, read, and understand everything that is disclosed about the product, price, and buying process. During the purchasing process, customers have to disclose some very sensitive information like credit card number and personal identification. Under these circumstances, customers have to rely on their disposed trustworthiness in the virtual environment in general, and on the website, in particular. So, trustworthiness has a potential impact on the purchasing behavior of customers. This study has empirically proved this theoretical evidence.

Richa, D. (2012) aims to understand results of the study can be utilized by practitioners in relooking or revamping their strategies for online shopping. Online websites should pay more attention to the female segments as results prove that females shop more in online shopping as compared to men. So companies should devise the policies and strategies to attract more number of people in this segment in future also. Online retailers should also look into the possibility of running call centers which could ensure that the customer get a chance to formally interact with the other party before the actual purchase.

Lim, W. M., & Ting, D. H. (2012) attempts to review the study uses a survey research in order to examine the influence of the "uses and gratifications" structure on the formation of consumer attitudes and their online shopping intentions. In this study the researcher studied the impact of entertainment gratification, in formativeness gratification, web irritation on

attitude of customers which finally build the intention to purchase online. Entertainment gratification refers to extent to which web media is fun and entertaining to web users. In formativeness gratification refers to extent to which web media provides helpful information to web users. Web irritation refers to extent to which web how best the marketers of electronic businesses can serve and attract consumers.

Suresh, A. M., & Shashikala, R. (2011) studies that Due to robust growth in broadband internet access to entire .Population, it may see an explosive growth. But the biggest hurdle in its growth is perceived risk of consumers towards online shopping. Perceived risk is the uncertainty that consumers face when they cannot foresee the consequences of their purchase decisions. Internet being relatively new channel of purchase, electronic commerce is perceived to be more risky than traditional commerce. In this study six components of consumer perceived risk- monetary risk, performance risk, source risk, social and psychological risks were identified having significant impact on online shopping. The findings of this study have showed that the ability to measure and reduce these perceived risks would take Indian online vendors to a great height in maximizing both customer satisfaction and profits.

Sanguanpiyapan, T., & Jasper, C. (2010) concludes that the relative strength of functional motives between the retail outlets are similar, and this similarity may reflect important structural changes in the retail industry since these studies were conducted. The merging of the store- and non-store formats has already begun and suggests the convergence among the formats. Regardless of the retail formats, a variety of store-based and non-store-based retailers may try to offer attributes that best satisfy consumers' functional jewelry shopping motives.

Carrington, M. J., Neville, B. A., & Whitwell, G. J. (2010) concludes the key contribution of our conceptual framework is two-fold: it is integrated and holistic. In bringing together the insights of implementation intentions, actual behavioral control and situational context to understand the intention-behavior gap of ethically minded consumers, we combine powerful insights from separate literature fields that function as an 'integrated whole'. In addition, the integration of environment factors at the point of purchase within a cognitive framework results in a holistic model that reflects the complex real-life purchase decision making of ethically minded consumers.

Wang, C. C., Chen, C. A., & Jiang, J. C. (2009) study revealed the relationship between trust in online shopping & knowledge about it, online shopping activities. It suggested that online retailers should work to increase consumers' trust in online stores to increase their intention to purchase online. Many factors influence consumers' trust in online shopping, but knowledge is one of the strongest. This means that consumers' knowledge may determine their level of trust in online retailers and their intention to purchase online. Therefore, consumer education is important for electronic commerce, since consumers will not be afraid of shopping online if they know more about internet security system

Jayawardhena, C., & Tiu Wright, L. (2009) This paper examine to seek consumers can become impassioned and

empowered consumer collectives to assert more channel power, even to the extent of seeing brands as shared cultural property belonging to them rather than solely to the companies that own them. WOM can therefore be more effective than general advertising when it acts as a catalyst in harnessing emotions and generating excitement. Convenience, involvement, attributes of the web site and merchandising all collectively influence shopper excitement. The attributes of the web site and merchandising directly influence intent to return. E-shopper excitement leads to positive word-of-mouth (WOM) and increases the intent to return.

Hirst, A. L. A. N., & Ashwin, M. A. R. I. E. (2008) The study reported that both groups of respondents use the internet for gathering information and for searching products and services. Among both group's privacy of information and credit card security and the inconvenience factor regarding the return of unwanted products are the major barriers to positive attitude towards online shopping. In both the countries females in comparison to males showed more concern towards being unable to touch products prior to purchase. Regarding trust in online retailers both groups said that they will only purchase well-known brands. Hence, Bangkok population still prefers to shop on streets shop rather than through online retailers like in London.

Sen, R., King, R. C., & Shaw, M. J. (2006) concludes that future research on e-consumer behavior could usefully extend research into the antecedents and effects of positive emotion. Future research could explore other variables for their effects, if any, since this theoretical model may not have incorporated all relevant variables, especially other salient internet attributes and consumer attitudes. Such study is of both theoretical and practical relevance. As highlighted by other authors examining traditional shopping media the results of this study underline the importance of including emotion as an important component when modelling consumer retail response. Future research is therefore recommended in order to make more precise measurements of these variables.

Shergill, G. S., & Chen, Z. (2005) the result of this study focuses on the impact of website design factor (design, customer reliability or fulfillment, customer service, security or privacy) on different type online buyers. In this research it has been found that website design, website reliability/fulfillment, and website customer service and website security/privacy are the four dominant factors which influence consumer perceptions of online purchasing. The four types of online New Zealand buyers; i.e., trial, occasional, frequent and regular online buyers; perceived the four website factors differently. These buyers have different evaluations of website design and website reliability/fulfillment factor but similar evaluations of website security/privacy issues, which implies that security/privacy issues are important to most online buyers.

Schaupp, L. C., & Bélanger, F. (2005) this study introduced the conjoint analysis methodology to the domain of business-to consumer e-commerce. As a result, the study provided a more realistic view of the consumer's online decision-making process by having the respondent make an overall evaluation of several measures of online shopping attributes all at once as opposed to piece by piece as done in prior literature. Privacy

factors were found to be far and away the most important factor affecting the consumer's satisfaction, while security was deemed least important by our subjects. Consistent with prior e-satisfaction literature merchandising and convenience were also deemed important, following only privacy. Surprisingly, usability was ranked in the bottom half which is inconsistent with prior literature. In sum, the current research introduces a very useful methodology to the e-commerce domain and helps practitioners understand the tradeoffs consumers make during the purchase decision.

Corbitt, B. J., Thanasankit, T., & Yi, H. (2003) concluded that building trust in e-commerce cannot be ensure fulfilled by any individual web site. Rather, it can be fulfilled at group level. Facing the new way of shopping, consumers first have to decide whether or, not to purchase on-line before deciding which website to purchase from. That is, they will have to customer's privacy and data security are well evaluate the trustworthiness of Increasing use of the World Wide Web as a B2C commercial tool raises interest in understanding the key issues in building relationships with customers on the Internet

Li, N., & Zhang, P. (2002) this paper identifies ten factors in the area of online shopping and proposes a model describing and predicting the relationships among these factors. It provides a comprehensive picture of the status of this area. This model needs to be validated either theoretically or empirically in future studies

4. CONCLUSIONS

A vast majority of the consumers buy gold jewellery only from jewellery marts. They have also expressed a favorable attitude towards credibility of the jewellery, quality, designs and variety offered by the jewellery. A comprehensive analysis was done for determining the preference of customers towards branded jewellery. In the light of the above discussion explain in brief for analysis we conclude that the behavior of the consumer are changing and now they started to give preference to branded jewellery over unbranded jewellery. This ratio is high in urban area as compared to rural area. Still the ratio of preference towards branded jewellery is increasing but it is not up to the mark. So a number of steps should be taken for increasing the preference towards branded jewellery.

- The researcher gives the following recommendations:
- Jewellers should try to provide better quality of jewellery to customers at reasonable price.
- Jewellers should make personal contact with the customers which would help in maintaining good relationship with the customers.
- Jewellers should concentrate to provide better services to each valued customers.
- Jewellers should start a customer complaint center for encouraging displeased customers.
- Jewellers should start social liability programmed for increasing the image and goodwill of the brands and the firms.
- Jewellers should take the timely feedback from all the customers.
- Customers should be given cards on special occasions and should be kept informed about the new

scheme, designs, variety and offers on a regular basis.

- Special offers, attractive gifts & vouchers should be given to customers on a daily and regular basis for attracting them towards branded jewellery.
- Jewellers should use advanced methods of advertisement for creating the awareness and preference of customer towards branded jewellery.
- Jewellers should provide better after sales service facilities and exchange facility at reasonable or minimum cost. Finally jewellers should focus on all the factors which motivate a customer to buy branded jewellery over unbranded jewellery.

5. FURTHER RESEARCH SUGGESTIONS

Jewelry industry is the never-ending industry to research and continuous research in this area is required. Through the review of published literature, following observations have been drawn where further research should be undertaken-

- There is a limited research found on the role of online and offline marketing contribution to jewellery industry.
- Social media in the Jewelry industry is the new and emerging concept. Hence, further studies should be elucidated which should cover "perception of others - experience sharing" through social media and its

impact on online purchasing. Besides that, study on online promotional tools like, Facebook, Instagram & Twitter etc. in the Jewellery industry should also be encouraged.

- The economic well-being of the people describes their improvement in technology. So the area which is more advanced is more likely to involve in the internet than the less or underdeveloped area.
- The present study focused on the consumer behavior towards gold Jewellery and the following can be the scope for the further study.
- A study can be carried out on the consumer behavior towards silver, diamond, platinum products.
- A study can be done on the specific challenges and needs of buyers of gold Jewellery.
- A study can be conducted on the capacity of the employees of Jewellery sections.

6. LIMITATION OF STUDY

No research is free of its shortcoming or limitation. Considering the same, following research paper suffers the limitation of relying on the secondary source for the information. Research paper may thus face the issue of ethical consideration and the validity couldn't be justified at any ground.

7. SUMMING UP

Table 1 Shows A Summary Of All The Papers Reviewed.

S.No	Author(S)	Title Of The Paper	Methodology	Conclusion
1	Mahipal, D., & Shankaraiah, K. (2018)	E-Commerce Growth in India: A Study Of Segments Contribution	The growth and different segments of electronic commerce (E-commerce) in India. As e-commerce is one of the top growing businesses in India and provides a great market potential for investments, foreign Investors are funding e-commerce sector. Study was done with 80 respondents, chi-square test is used.	Basic rights such as intellectual property, privacy, prevention of fraud, consumer protection, etc.
2	George, A. J. (2016)	A Study on Customer Perception and Loyalty in Diamond Jewellery Market in Kerala	1. To study major factors affecting the perception of customers towards Diamond jewellery. 2. To study the post purchase loyalty of customers for diamond jewellery. 3. To study the influence of Gold in comparison with diamond jewellery. 4. To analyse the buyer behavior of the diamond Jewellery.	Diamond jewellery is an expensive product, the respondents were very sensitive in nature
3	Arekar, K., & Godbole, S. (2016)	Factors Influencing Gold Buying Behavior of Retail Consumers in India with Respect to Individual's Determinants.	Descriptive work of primary and secondary data. Primary data of 200 people is collected through a convenience sampling method of working executives from the city of Mumbai. Examined which factors i.e. Risk and return, Market information, Motives, Security,	Insight of the investor's decision making, beliefs, to the financial managers which will help them in constructing their financial products and marketing strategy.

			Opinions and Benefits, have significant impact on the different age group.	
4	Rekha, I. S. (2016).	A study on customer perception towards online precious metal jewellery shopping in India	Difference in perception between online and non-online jewellery buyers toward online precious metal jewellery shopping in India.	The perception of two groups in case of three set of factors i.e., Product, Convenience and Service.
5	Godbole, S. S., & Arekar, K. A. (2014).	Retail Investors and Gold Buying Behavior–A Perpetual Study of Indian Retail Investors	A study based on Descriptive and inferential research with 125 respondent , questionnaire and one sample test was used .objectives were to identify belief in Gold buying behavior And Motives behind the Physical gold buying behavior.	Gold being highly preferred investment revenue as against the others.
6	Shalini, S., & Kamalaveni, D. (2013).	Online buying behavior of netizens: A study with reference to Coimbatore, Tamil Nadu.	The study is empirical and data is collected through questionnaire. 500 respondents of Tamil Nadu. Statistical techniques used were, Chi-square. It Focused on the relationship between demographic profiles of customers of Tamil Nadu & Coimbatore their online shopping behavior.	Significant differences in shopping behavior could be prescribed to gender, occupation, and the Internet expertise of the online shoppers
7	Nagra, G., & Gopal, R. (2013).	An study of Factors Affecting on Online Shopping Behavior of Consumers	Impact of demographic factors of consumers on on-line shopping parameters like satisfaction with on-line shopping, The study is empirical and data is collected through questionnaire. 70 Respondents of Navi Mumbai. Statistical techniques used were, One-sample t test.	Frequency can be raised up by focusing more on female segments as compared to male segment.
8	Shareef, M. A., Archer, N., Fong, W., Rahman, M. O., & Mann, I. J. (2013)	Shareef, M. A., Archer, N., Fong, W., Rahman, M. O., & Mann, I. J. (2013). Online buying behavior and perceived trustworthiness. British Journal of Applied Science & Technology, 3(4), 662	Study based on both secondary and primary data. It is focused primarily on B2C EC. Primary data of 1000 people is collected through a convenience sampling method from Ottawa , Canada Statistical techniques used were Anova.	Consumers can be hardly available for the B2C EC retailers.
9	Richa, D. (2012).	Impact of demographic factors of consumers on online shopping behavior: A study of consumers in India. International Journal of Engineering and Management Sciences, 3(1), 43-52.	Qualitative and Quantitative research methods to study the impact of Demographic factors of consumers on on-line shopping parameters like satisfaction with on-line shopping, future purchase intention,	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.
10	Lim, W. M., & Ting, D. H. (2012).	E-shopping: An analysis of the uses and gratifications theory.	The study is empirical and data is collected through questionnaire. 300 Respondents of Malaysia. .Statistical techniques used were Regression analysis.	It summarize how best the marketers of electronic businesses can serve and attract consumers
11	Suresh, A. M., & Shashikala, R. (2011).	Identifying factors of consumer perceived risk towards online shopping in India	Study based on both secondary and primary data. Investigate the factors influencing customer perceived risk of online shopping in Indian context. India, Bangalore. Data was collected by 90 respondents. Statistical	Ability to measure and reduce these perceived risks would take Indian online vendors to a great height in maximizing both customer

			techniques used were Pearson correlations coefficients, factor analysis, and t test.	satisfaction and profits.
12	Sanguanpiyapan, T., & Jasper, C. (2010).	Consumer insights into luxury goods: Why they shop where they do in a jewelry shopping setting	Measures for a number of variables that we investigated. Measures for functional shopping motives were adapted, The sample (n=192) was collected among US citizens, Statistical techniques used were Chi-square tests for hypothesis	To offer attributes that best satisfy consumers' functional jewelry shopping motives.
13	Carrington, M. J., Neville, B. A., & Whitwell, G. J. (2010)	Why ethical consumers don't walk their talk: Towards a framework for understanding the gap between the ethical purchase intentions and actual buying behavior of ethically minded consumers.	Statistical techniques used were random sample Anova.	A holistic model that reflects the complex real-life purchase decision making of ethically minded consumers.
14	Wang, C. C., Chen, C. A., & Jiang, J. C. (2009).	The Impact of Knowledge and Trust on E-Consumers' Online Shopping Activities: An Empirical Study. JCP, 4(1), 11-18.	Descriptive work of primary and secondary data. Primary data of 100 people is collected through a convenience sampling method. Statistical techniques used were goodness of fit indices, chi square test.	Consumer education is important for electronic commerce, since consumers will not be afraid of shopping online if they know more about internet security system.
15	Jayawardhena, C., & Tiu Wright, L. (2009).	An empirical investigation into e-shopping excitement: antecedents and effects	To examine four antecedent factors and to assess the consequences of excitement on behavioral intentions. Study was collected from 1,500 individuals, Statistical techniques used were random sample .Chi-square.	Convenience and attributes of the web site, merchandising and involvement directly influence consumer excitement, and this in turn influences intent to return and positive results.
16	Hirst, A. L. A. N., & Ashwin, M. A. R. I. E. (2008).	A Cross Cultural Study of Online Shoppers in London and Bangkok	Involving comparison of online consumers of London (European consumers) and Bangkok (Asian consumers). Study was collected from 740 respondents, Statistical techniques used were Anova.	That Bangkok population still prefers to shop on streets rather than through online retailers like in London.
17	Sen, R., King, R. C., & Shaw, M. J. (2006).	Buyers' choice of online search strategy and its managerial implications. Journal of Management Information Systems, 23(1), 211-238.	-examine four antecedent factors -to assess the consequences of excitement on behavioral intentions. Study was collected from 500 respondents, Statistical techniques used were z test	Web site, merchandising and involvement directly influence consumer excitement, and this in turn influences intent to return.
18	Shergill, G. S., & Chen, Z. (2005).	WEB-BASED SHOPPING: CONSUMERS' ATTITUDES TOWARDS ONLINE SHOPPING IN NEW ZEALAND.	The study is empirical. It identify key factors influencing New Zealanders' online shopping purchase behavior. Statistical tool used are Anova and Chi Square.	That security/privacy issues are important to most online buyers.
19	Schaupp, L. C., & Bélanger, F. (2005) action1.	A Conjoint Analysis of Online Consumer Satisfaction	Importance of those technology factors when placed in relation to product and shopping factors. Study based on both secondary and primary data. Collected from 188 undergraduate students of North American .Statistical techniques used were, Conjoint Analysis Anova.	Useful methodology to the e-commerce domain and helps practitioners understand the tradeoffs consumers make during the purchase decision.
20	Corbitt, B. J., Thanasankit, T.,	Trust and e-commerce: a study of consumer	Descriptive work of primary and secondary data. Primary data of	Increasing use of the World Wide Web as a

	& Yi, H. (2003).	perceptions. Electronic commerce research and applications	people is collected through a convenience sampling method.	B2C commercial tool raises interest in understanding the key issues in building relationships with customers on the Internet
21	Li, N., & Zhang, P. (2002).	Consumer online shopping attitudes and behavior: An assessment of research.	Study is based on the secondary data from reliable sources along with personal observations.	Synthesize the representative existing literature on consumer online shopping attitudes and behavior.

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