An Analytical Study of Online Buying Behavior of Consumers – Does the Consumer Perception affect the choice of Brand Selection?

Dr. Madhumita Nayak
Associate Professor
Bharati Vidyapeeth University
Institute of Management,
Kolhapur, India

Dr. Ashutosh Gaur
Associate Professor,
Bharati Vidhyapeeth Institute
of Management and Research,
New Delhi

Mr. Saurav Aggarwal
Research Scholar
BharatiVidhyapeeth Institute of
Management and Research, New
Delhi

Abstract- **With the presence of technology-driven generations and further heightening of technological development, the internet has driven businesses to transition its typical marketing mode into a more convenient and encouraging way. Likewise, the internet has able to facilitate companies in streamlining its operations, allowing better communication to customers and reducing unnecessary costs incurred. The main objective is to study the various factors that affects the choice of brand selection online and to study the various factors that affects online buying behavior of consumers and their choice of brand selection. It was found from the study that Age and Income were not found to be important predictor influencing Website usage Intention whereas Gender and Educational qualification was important predictor influencing Website usage Intention. On the contrary it was found from the research that Age and income is the important predictor influencing brand selection online which implies that for brands the marketer need to segment the portal on the basis of age and income, this would lead to better brand selection by the online purchase.**
Keywords- *online buying behavior, brand selection, website usage intention.*

I. INTRODUCTION

With the presence of technology-driven generations and further heightening of technological development, the internet has driven businesses to transition its typical marketing mode into a more convenient and encouraging way. Likewise, the internet has able to facilitate companies in streamlining its operations, allowing better communication to customers and reducing unnecessary costs incurred (Millyard, 2015). Besides, a new business function called e-business/e-commerce was created with a platform to facilitate buying and selling of goods and services through the internet (Vitez, 2015). With the nearly 2 billion people using the internet, e-commerce made a strong contribution to economic growth, generating around 3.4% of the GDP across large economies (Manyika and Roxburgh, 2011). Apparently, e-commerce has been clicking in the market as it continues to provide soaring contribution to the economy. Several reasons can explain why this happened. But obviously, buying and selling on the internet present several advantages primarily to the users as compared to traditional stores. In the online environment, a number of products to choose can be found in just few clicks. It also allows sighting of products with the lowest possible price (Vannier, 2013). With this, brick and mortar businesses have been continuously haunted by this new technology. In developed countries, internet shopping is obviously voluminous. With fast and cheap internet connection, online retailing is able to attain success. On a report published by Cushman and Wakefield Research Publication (2013), data showed that developed countries have significant involvement in online retail environment. On top was United Kingdom followed by USA and Germany while Czech Republic ranked only 33rd. Moreover, though the internet is able to unite people and businesses, but still in the external environment significant differences were observed on the way how consumers behave and how e-retailers do business in both developed or developing countries. One of reasons might include cultural 3 differences. Besides, Park and Jun (2003) mentioned that cultural imperatives pose a strong impact on the adoption and use of internet in marketing of goods and services. E-retailers still continue to face a number of challenges in the online environment, inhibiting them to craft stable and sound marketing decisions for amplified performance. Thus, to keep up with this dynamic e-business environment, they need timely, accurate and relevant information for better and smart decision making. These information may include the nature and the behavior of customers (who they are and how they behave), products and services, price and its means of distribution (Shukla, 2008). As internet shopping continues to be renowned, users or customers at different age groups are also soaring up. According to Statistica Inc., (2014), among the users, a significant 26.5 percent were at age between 25 to 34 years old, followed by users between 15 and 24 years old at 25.4 percent; which are common age range for university students. In other words, students represent a significant portion of the target market of e-retailing businesses. Being aware on every aspect of the targeted consumers (e.g. behavior, culture, etc) is crucial in attaining business success.

Thus, the study aims to explore how do university students in both developed and developing countries behave in online shopping environment. It also seeks to find out motivating and constraining factors affecting them to go online shopping through quantitative marketing research. In so doing, gathered information will be used as basis in crafting suitable marketing decisions and subsequently assist in the development of strategies that upkeep the preferences or needs of the present generation.

Online buying behavior (also called online shopping behavior and Internet shopping / buying behavior) refers to the process of purchasing products or services via the Internet. In the typical online shopping process, when potential consumers recognize a need for some merchandise or service, they go to the Internet and search for need-related information. However, rather than searching actively, at times potential consumers are attracted by information about products or services associated with the felt need. They then evaluate alternatives and choose the one that best fits their criteria for meeting the felt need. Finally, a transaction is conducted and post-sales services provided. Online shopping attitude refers to consumer's psychological state in terms of making purchases on the Internet. (Liang and Lai 2000).

II. OBJECTIVES OF THE STUDY

- To study the various factors that affects the choice of brand selection online.
- To study the various factors that affects online buying behavior of consumers and their choice of brand selection.

III. REVIEW OF LITERATURE

There are seven previous researches contributed to trust factor description, however, we can see that the category of trust online based on different criteria and refers to different aspects. Different researches gave different descriptions for the online trust, even though the general statements of online trust from different researchers are similar in some extent, everyone contributed some new things in the term of feature, dimension, element and role of trust. Another reason why we listed a variety of categories from different scientific articles is that collecting different views from previous studies can get a deep insight for the "trust" concept more clear and comprehensive, which is helpful to conduct a further research with respect to online purchasing electronic products. Kim and Benbasat (2003) identified four categories of trust related issues: "personal information, product quality and price, customer service, and store presence". In the case of e-commerce shopping, Ang, Dubelaar, and Lee (2001) built three dimensions of trust which improve the perception of trust on the internet. The three dimensions include the ability of the online merchant to deliver a product or service that performs as promised, the willingness of the online merchant to rectify should the purchase not meet the customer's satisfaction, and the presence of a privacy policy or statement on the web site. In the research of Kim, Song, Braynov, and Rao (2001), it claimed that there were six dimensions of online trust, namely information content, product, transaction, technology, institutional, and consumer-behavioral. The division of dimensions is different from other literature about trust online, because it broken down into many sub-dimensions or properties. The most important worth to mention is that the researchers built the theoretical framework of online trust, covering the different stages that a consumer went through to complete an online transaction. Kim et al. (2001) proposed that consumer could perceive trust before, during, or after the online transaction, furthermore, the researchers emphasized that different determinants of trust were associated

with different stages of the transaction. According to a study was conducted by Ba and Pavlov (2002), which involved 95 experienced eBay buyers, the result reported that trust can be built by the positive and negative feedback about the sellers, their offers and delivery service. It also states that positive feedback was associated with greater trust in a seller than was negative feedback, presented to the buyer subjects as experimenter-controlled reputation profiles. According to the statement above, we can see that the different divisions of online trust are similarity and overlapped in some extent. To sum up, the whole process of online transaction security, vendor's reputation and capability, privacy and customer's feedback should be considered by consumer perceiving online trust, however, apply to our research, we picked up transaction security, consumer privacy and vendor's reputation and capability as the three most important elements of trust to test their importance of affecting customers' attitude, when the consumers purchasing online for electronic products.

For the web quality factor, we used four previous researches to describe the elements which are related to web quality and how they affect the consumers' buying attitude and intention. Ranganathan and Ganapathy (2002) claimed that the principles of designing a B2C web site highlight three important issues: ease of navigation of the web site, time taken for navigation and page download, and use of multimedia to improve its visual appeal. B2C 20 web sites provide electronic means of interactivity to consumers, meanwhile, B2C web sites should incorporate appropriate security measures and adopt privacy practices in order to develop consumer trust, thus, an effective B2C web site should be qualified with three factors: easy to navigate, consumer less time in searching, and have an aesthetic appeal. According to the survey conducted by Ranganathan and Ganapathy (2002), the result revealed security as the most important factor. Providing non-online modes with provision of individual accounts with logon-ID and password for consumers can attract more consumers to their web sites. Privacy is the second highest discriminate, which is a key factor discriminate between high and low purchase intents of online shoppers. Thus, more attention should be paid to guard consumers' privacy when designing website. The third one is information content which represents another predictor of online purchase intention and differentiates competing ones. Zhang, von Dran, Small, and Barcellos (2000)' research showed that the main objective is to exam if the web quality can affect the consumers' satisfaction, the researchers divided the web design into two different factors: hygiene factor and motivator factor. Hygiene factors are mainly related to function and service aspect of a website, take some example to explain further, it could concern consumers' privacy and transaction security, ease of navigation, and useful information of the web content. In turn, motivator factors include five specific factors which are empowerment, web appearance, arrangement of web content, entertainment, and reliability. Through reading the result of the research, the conclusion told us hygiene factors are voted as the most influencing to the web quality by the online consumers. In another similar research conducted by Liang and Lai (2000), they reviewed the website quality factors and added a new group based on the previous category, in addition to hygiene and motivator factors, media richness factors as a third one to contribute by adding more information channels or richness in information presentation. What's more, they suggested providing good transaction support which will help internet vender to beat their competitor, while they should highly consider the hygiene factors if they want to attract consumers from traditional stores. In the survey of Song and Zahedi (2001), the authors developed the belief structures about online shoppers' behavior and used them to provide a theoretical framework for categorizing web design elements. Through analysis of the belief structures, the authors further discussed information interpersonal influence in order to show how the changes in shoppers' beliefs through the

manipulation of web design elements could change their purchase intentions via changes in their attitude, subjective norm, and perceived behavioral control. According to the conceptual model the researchers developed, they identified five belief constructs "perceived price, perceived service, information interpersonal influence, self-efficacy and resource" may influence the web design elements. In summary, web quality refers to many technological functions of the web design, as Zhang, Von Dran, Small, and Barcellos (2000) mentioned user satisfaction perspective 21 as a standard instrument to measure the website quality. Through combination of these research findings, we summarized that the web quality can be divided into hygiene and motivator factors. For hygiene factors, we emphasized ease of navigation, use of multimedia, and information content. For motivator factors, we concentrated on enjoyment and visual appearance. The two categories for web quality can be applied into our research to exam the website quality of electronic products online shopping.

Hong (2015) suggested that the product delivery risk had a positive effect if consumer ordered the product from a reliable online merchant, thus customers find ways to approach trustworthy online sellers to reduce the product delivery risk. During purchasing from reliable online merchant, the consumer feels safe and secure from undesired product delivery problems. Adnan (2014) indicated that the product delivery had a negative impact on consumer's buying behavior. Furthermore, Adnan (2014) suggested that online merchants should provide insurance coverage to online buyers if an item is not delivered to the consumer in time. Consumers fear not to receive products in time or delay in delivery which leads to a high product delivery risk (Yeniçeri & Akin 2013).

Moshref et al. (2012) aimed to examine ''An analysis of factors affecting on online shopping behavior of consumers'' in an Iranian perspective and determined the impact of various perceived risk factors (financial risk, product risk, convenience risk and non-delivery risk) in online purchasing behavior. To examine the hypothesis of this study, they selected different online stores in Iran and distributed 200 questionnaires among randomly selected online consumers. Their study concluded that two perceived risk (financial, and non-delivery) had negatively affected online shopping behavior of Iranian consumers while other perceived risk (domain specific innovativeness and subjective norms) had a positive effect on online shopping behavior of Iranian consumers.

According to Koyuncu & Bhattacharya (2004), many customers had less intention to shop online because of the involvement of delivery risk. The result of the study found that individuals who buy online once a week or make several online purchases in a month had negative impact of product delivery risk, in contrast to those who do online shopping less than once a month - they had a positive impact of product delivery

Suwunniponth (2014) examined the factors that driven consumers' intention in online shopping. The nature of the study was qualitative and quantitative. He determined the different online factors like website design, perceived ease of use, perceived usefulness, and trust influence consumers' intentions to shop online. The data was collected through questionnaire and in depth interviews. It was collected in the form of a questionnaire through 350 experienced online consumers in Bangkok, Thailand and then descriptive analysis and path analysis were used to scrutinize the data. The study revealed that the website perceived ease of use and usefulness. The trust had significant influence on the consumers' intention to shop online. The results found that the website had significant effect on the consumer's online shopping attitude and online consumer prefers to have a user friendly website in online

shopping environment. The study concluded technology acceptance factors and trust that had significant relationship with intentions towards different products and services and also towards intended behavior to shop.

Adnan (2014) aimed to investigate the influence of different dimensions of perceived risk, perceived advantages, psychological factors, hedonic motivations, and website design on online shopping behavior. The study distributed 100 questionnaires to online buyers in Pakistan. The research found that perceived advantages and psychological factors had a positive influence on the consumers' intentions to shop online while perceived risk had a negative impact on the consumers' attitude toward online shopping. Other factors like website design and hedonic motivations had not any significant impact on the consumers' intentions to shop online. Hassan & Abdullah (2010) tried to determine the influence of independent variables website design, trust, internet knowledge, and online advertising consumer's online shopping behavior. He used a questionnaire survey and it was filled in by online customers and test the hypothesis. The result of the study indicated four independent (website design, trust, internet knowledge, and online advertising) variables where online shopping had a positive correlation. Furthermore, the research claimed that website quality had significant impact on online shopping. The research suggested that the design of websites should be easy to use, convenient, time saving, easy to load webpage, simple navigation. The comfort of using a web page will increase the probability of revisiting increase.

Osman, et al. (2010) investigated the online consumer behavior towards online shopping and used convenience sampling method. The study adopted self-constructed questionnaire and was distributed among 100 undergraduates of University Putra Malaysia. The study examined the four different parts and factors of online shopping attitude like students' socio demographic background, website quality, purchase perception and attitude. The results of the study revealed that website quality purchase perception, gender and educational background had direct impact on consumer's attitude towards online shopping. The findings of study indicated that a good website quality has different dimensions of accurate information, quick launch of webpage, and website connection fast to online shopping. Furthermore, they argued that 77% respondents were willing to buy through a good and high quality website design while 76% online consumers agreed to buy through safe and easy to use website design.

Lepkowska-White (2004) conducted a study on ''Online Store perception: How to Turn Browsers into Buyers?''. The study distributed a questionnaire survey among New England consumers and selected 231 online adult browsers and 311 online adult buyers. The study claimed that the internet browsers as compared to online buyers were less attractive towards internet shopping. The reasons and concerns for internet browsers were the quality of website design.

Li & Zhang (2002) conducted a study based on 20 empirical articles. The purpose of the study was to scrutinize the impact of website quality on e-commerce. Based on content analysis of these studies their research findings indicated that website design had positively and significantly influenced consumer's attitude towards online shopping. On the other hand, they also found that website design had two different segments which consumer perceived in website design that were hygiene and motivation. Furthermore, they mentioned privacy and security, easy navigation of website, and complete information related to hygiene segment. The absence of hygiene leads to dissatisfaction of consumer's need as compared to enjoyment, quality, cognitive outcome, user empowerment, and e-retailer information that is linked to motivation segment in website design. These factors of

motivation segment increase the value of website design and satisfied consumer's need. In short, a good and appealing website design can be helpful for consumers to make their e-shopping easy and smooth. On the other hand, a low quality website design could be a barrier for consumers not to shop online.

Interactivity is a multi-dimensional construct and its composition is still controversial (McMillan, 2002). Some researchers view interactivity in terms of what interactive technological features enable it. For example, does the web message board promote level of control by the users? Downs and McMillian (2000) define interactivity in terms of direction of communication, timing flexibility, sense of place, level of control, responsiveness, and the perceived purpose of communication. Timing flexibility emphasizes the flexible nature of an individual's control in responding to a prompted signal. For example, a customer might receive a message and the individual has control over when to respond to the message. Responses are not necessarily instantaneous and flexibility is the characteristic of interactivity. Similar to Downs and McMillian, Heeter (1989) identified six dimensions of interactivity assessing a new technology: complexity of choice available, accessibility of information, responsiveness to the user, information use monitoring, easy of user addition of information, and interpersonal communication facilitation. Kiousis (2002) viewed interactivity in three categories: structure of technology, communication context, and user perception. Each aspect has different dimensionality. Structure of technology has speed, range, timing flexibility, and sensory complexity. Communication context has third-order dependency (degree of later messages discussing previous messages) and social presence. User perception includes proximity, sensory activation (heightened senses during the encounter) and perceived speed. Kim (2011) investigated six dimensions of interactivity including product customization, socialization, synchronicity, two-way communication, demonstrability, and information customization. Unlike researchers looking at what the technology enables, Huang (2003) identified the domains of interactivity in terms of what users feel. He identified six features of interactivity as responsiveness, individualizatism, navigability, reciprocity, synchronicity, participation, and demonstrability. He identified the characteristics of each dimensional attribute and gave examples of technology or systems enabling the attributes. For example, posting answers to FAQs will allow customers to feel as though they are engaged in bidirectional communication creating a feeling of "reciprocity." Hoffman and Novak (1996) saw interactivity to be either person interactivity or machine interactivity. Similarly, Stromer-Galley (2000) categorizes interactivity into human-to-human interaction and human-to-media interaction. Szuprowicz (1995) viewed interactivity in a system use context in a corporation in three layers: user-to-documents, user-to-computer, and user-to-users. User-to-document describes how users access information within the company. In an online business, users can be generalized into other participants including suppliers and customers. Accessed information includes product listings, corporate news, FAQs, and product supports. The user-to-computer dimension involves a technological enabler of communication with the businesses and other customers such as a transaction system, customer management system to store customer order history, or a multimedia database, storing product information. In an online retail environment, the users will be customers, and user-to-computer will be customers' interaction with a business or its sales representatives through various features enabled within an e-store. User-to-user interaction in the context of corporate communication is best described by multimedia conferencing. In the context of e-commerce, user-to-user interaction involves customer product ratings, virtual communities within and outside a corporate web site, and other modes of communication among current and potential customers. McMillan (2002) considers the

dimensions of interactivity just as Szuprowicz (1995) does but in a mediated communication context. The types of interactivity provided by Szuprowicz and McMillan have comparable categorizations in distance education and media communication research. While e-store interaction and C2C interaction are tapping the hedonic aspect of interactivity in online shopping, content interaction, in this dissertation, views a utilitarian side of interaction. If e-store interaction and C2C interaction deal with service quality, content interaction deal with information quality of e-business offerings. Creating a website emphasizing only hedonic features could generate "stickiness" to the site but might not be generating revenue and frequent shoppers tend to seek more of the utilitarian values (Overby & Lee, 2006). Not only the hedonic features, but also perceived utilitarian values can create perceived switching costs for online users (Ray et al., 2012). Wang (2008) found that information quality along with system and service quality influences perceived value and user satisfaction of e-commerce systems and lead to intention to reuse. To find out the channel preference and usage intention among online mortgage consulting customers, Li et al. (1999) investigated how perceived channel utility influences online buying behavior. Communication utility can positively influence experiential values. According to Keng and Ting's (2009) research, machine interactivity in terms of whether the blog provides frequent updates, diverse contents, and requested information delivery increase both intrinsic and extrinsic customer experiential values by positively influencing aesthetics, service excellence, and CROI dimensions. Machine interaction in this case is communication utility of a blog as an information channel

H$_1$ Trust is vital factors that are highly valued (perceived) in Website usage Intention

H$_2$ Quality Image is vital factors that are highly valued (perceived) in Website usage Intention

H$_3$ Customization is vital factors that are highly valued (perceived) in Website usage Intention

H$_4$ Order Delivery is vital factors that are highly valued (perceived) in Website usage Intention

H$_5$ Design Clarity is vital factors that are highly valued (perceived) in Website usage Intention

H$_6$ Content Interactive is vital factors that are highly valued (perceived) in Website usage Intention

H$_7$ Website usage Intention is an important factor influencing brand selection

H$_8$ Age is an important factor influencing Website usage Intention

H$_9$ Gender is an important factor influencing Website usage Intention

H$_{10}$ Educational qualification is an important factor influencing Website usage Intention

H$_{11}$ Income is an important factor influencing Website usage Intention

H$_{12}$ Age is an important factor influencing brand selection

H$_{13}$ Gender is an important factor influencing brand selection

H$_{14}$ Educational qualification is an important factor influencing brand selection

H$_{15}$ Income is an important factor influencing brand selection

IV. RESEARCH METHODOLOGY

For this examination, online shoppers living in NCR India were the respondents. Majorly the ones falling in the age gathering of 21 and above years were looked into. They were from different educational backgrounds and occupation. From the gender prospective the researcher might look into a mix of males and females and who shop online. Judgemental sampling was used to select the sample. The respondents chosen were interviewed with a help of a well-drafted questionnaire.

Based on the objectives hypotheses were formulated and statistically tested to prove the hypotheses developed.

Confirmatory factor analysis was conducted to find out the factor affecting the choice of brand selection online and structural equation modelling was conducted to know the various dimensions of online transaction. And finally the impact of demographic characteristics on website usage intention and brand selection has been tested in order to fulfil the objective.

V. DATA ANALYSIS

(SEM) was employed in this study to test proposed model and hypotheses and used AMOS as the analysis instrument. For parameter estimation, maximum likelihood method was adopted. Measurement model and structural model test were used to test fitness of the model. To assess direct and indirect relationships among the studied variables the researchers have followed a two-step procedure using confirmatory factor analysis and structural equation modeling (Anderson & Gerbing, 1988). Amos has been used to perform these analyses. *In the Model 1 of all paths from the Factors affecting online buying behaviour towards brand selection have been examined.* Confirmatory factor analysis (CFA) was conducted to have a more rigorous interpretation of Factors affecting online buying behaviour towards brand selection. The CFA model or Measurement model was employed to identify and determine the relationships of variables within the model. To evaluate the goodness-of-fit of model several measures of indices are used as suggested by Hair et al. (1998), Iacobucci (2010), Schumacker (1992): Chi-square/degrees of freedom ($\chi\sqrt{}$/df) ratio, root mean-square error of approximation (RMSEA), goodness of fit index (GFI), normed fit index (NFI),comparative fit index (CFI), incremental fit index (IFI). Finally overall model Model was examined, by studying the Factors affecting online buying behaviour towards brand selection.

Summary Table-Model 2

The Normed Fit Index (NFI)	0.888	The Normed Fit Index Exceeds 0.90 (Byrne, 1994) or 0.95 (Schumacker & Lomax, 2004)	
Incremental fit index, IFI	0.906	IFI should be more than or equal to 0.90 to accept the model	
the Tucker-Lewis Index (TLI)	0.879	Tucker-Lewis Index (TLI) must be nearer to one	
The Comparative Fit Index	0.905	CFI exceeds 0.93 (Byrne, 1994)	
The Goodness of Fit Index	0.931	The Goodness of Fit Index (GFI) exceeds .90 (Byrne, 1994)	
RMSEA	0.075	the RMSEA (good models < .08)	

Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
WUI	<--	CUS	.217	.035	6.240	***	
WUI	<--	DC	.020	.123	.159	.874	
WUI	<--	OF	-.007	.030	-.225	.822	
WUI	<--	QI	.000	.022	-.009	.993	
WU	<--	CC	.051	.028	1.808	.07	

|			Estimate	S.E.	C.R.	P	Label
I	-						1
WUI	<--	age	.004	.007	.532	.595	
WUI	<--	gender	.031	.015	2.106	.035	
WUI	<--	occupation	-.003	.023	-.151	.880	
WUI	<--	education	.018	.010	1.767	.077	
WUI	<--	income	-.002	.007	-.320	.749	
BS	<--	WUI	.858	.174	4.916	***	
BS	<--	age	-.124	.048	-2.596	.009	
BS	<--	gender	-.009	.089	-.102	.919	
BS	<--	occupation	.075	.145	.518	.604	
BS	<--	education	.012	.063	.197	.844	
BS	<--	income	.150	.044	3.402	***	

Hypotheses testing-Model2

The probability of getting a critical ratio as large as 6.24 in absolute value is less than 0.001. In other words, the regression weight for **CUS** in the prediction of **WUI** is significantly different from zero at the 0.001 level (two-tailed). So we accept the hypothesis that Customization is vital factors that are highly valued (perceived) in Website usage Intention.

The probability of getting a critical ratio as large as 0.159 in absolute value is 0.874. In other words, the regression weight for **DC** in the prediction of **WUI** is not significantly different from zero at the 0.05 level (two-tailed). SO we do not accept the hypothesis that Design clarity vital factors that are highly valued (perceived) in Website usage Intention

The probability of getting a critical ratio as large as 0.225 in absolute value is .822. In other words, the regression weight for **OF** in the prediction of **WUI** is not significantly different from zero at the 0.05 level (two-tailed). So we do not accept the hypothesis that order fulfilment vital factors that are highly valued (perceived) in Website usage Intention

The probability of getting a critical ratio as large as 0.009 in absolute value is .993. In other words, the regression weight for **QI** in the prediction of **WUI** is not significantly different from zero at the 0.05 level (two-tailed).

The probability of getting a critical ratio as large as 1.808 in absolute value is .071. In other words, the regression weight for **CC** in the prediction of **WUI** is not significantly different from zero at the 0.05 level (two-tailed). So we accept the hypothesis that content interactive is vital factors that are highly valued (perceived) in Website usage Intention
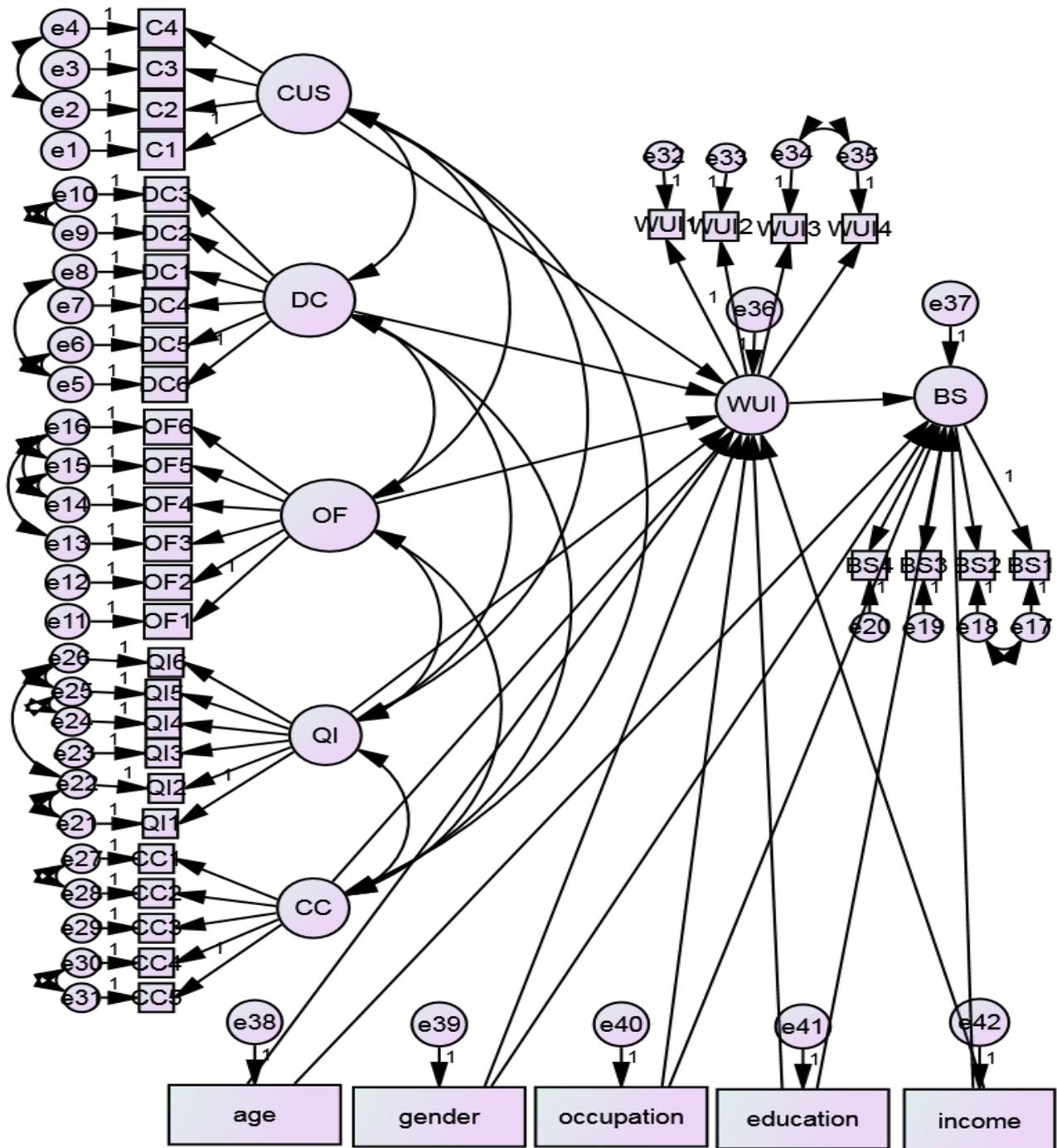
The probability of getting a critical ratio as large as 0.532 in absolute value is .595. In other words, the regression weight for **age** in the prediction of **WUI** is not significantly different from zero at the 0.05 level (two-tailed). So we do not accept the hypothesis that age is an important predictor influencing website usage intention

The probability of getting a critical ratio as large as 2.106 in absolute value is .035. In other words, the regression weight for **gender** in the prediction of **WUI** is significantly different from zero at the 0.05 level (two-tailed). So we accept the hypothesis

that gender is an important predictor influencing website usage intention

The probability of getting a critical ratio as large as 0.151 in absolute value is .880. In other words, the regression weight for **occupation** in the prediction of **WUI** is not significantly different from zero at the 0.05 level (two-tailed). So we do not accept the hypothesis that occupation is an important predictor influencing website usage intention.

The probability of getting a critical ratio as large as 1.767 in absolute value is .077. In other words, the regression weight for

education in the prediction of **WUI** is not significantly different from zero at the 0.05 level (two-tailed). So we do not accept the hypothesis that education is an important predictor influencing website usage intention at 95% confidence level but we will accept the hypothesis that education is an important predictor influencing website usage intention at 90% confidence level.

The probability of getting a critical ratio as large as 0.32 in absolute value is .749. In other words, the regression weight for **income** in the prediction of **WUI** is not significantly different from zero at the 0.05 level (two-tailed). So we do not accept the hypothesis that Income is an important predictor influencing website usage intention.

The probability of getting a critical ratio as large as 4.916 in absolute value is less than 0.001. In other words, the regression weight for **WUI** in the prediction of **BS** is significantly different from zero at the 0.001 level (two-tailed). So we accept the hypothesis that Website usage Intention is an important factor influencing brand selection online.

The probability of getting a critical ratio as large as 2.596 in absolute value is .009. In other words, the regression weight for **age** in the prediction of **BS** is significantly different from zero at the 0.01 level (two-tailed). So we accept the hypothesis that age is an important predictor influencing brand selection online.

The probability of getting a critical ratio as large as 0.102 in absolute value is .919. In other words, the regression weight for **gender** in the prediction of **BS** is not significantly different from zero at the 0.05 level (two-tailed). So we do not accept the hypothesis that gender is an important predictor influencing brand selection online.

The probability of getting a critical ratio as large as 0.518 in absolute value is .604. In other words, the regression weight for **occupation** in the prediction of **BS** is not significantly different from zero at the 0.05 level (two-tailed). So we do not accept the hypothesis that occupation is an important predictor influencing brand selection online.

The probability of getting a critical ratio as large as 0.197 in absolute value is .844. In other words, the regression weight for **education** in the prediction of **BS** is not significantly different from zero at the 0.05 level (two-tailed). So we do not accept the hypothesis that education is an important predictor influencing brand selection online.

The probability of getting a critical ratio as large as 3.402 in absolute value is less than 0.001. In other words, the regression weight for **income** in the prediction of **BS** is significantly different from zero at the 0.001 level (two-tailed). So we accept the hypothesis that Income is an important predictor influencing brand selection online.

H_1 *Trust is vital factors that are highly valued (perceived) in Website usage Intention.* **Not Accepted**

H_2 *Customization is vital factors that are highly valued (perceived) in Website usage Intention* **Accepted**

H_3 *Design Clarity is vital factors that are highly valued (perceived) in Website usage Intention.* **Not Accepted**

H_4 *Order Delivery is vital factors that are highly valued (perceived) in Website usage Intention.* **Not Accepted**

H_5 *Quality Image is vital factors that are highly valued (perceived) in Website usage Intention.* **Not Accepted**

H_6 *Content Interactive is vital factors that are highly valued (perceived) in Website usage Intention* **Accepted**

H_7 *Website usage Intention is an important factor influencing brand selection online.* **Accepted**

H_8 *Age is an important predictor influencing Website usage Intention.* **Not Accepted**

H_9*Gender is an important predictor influencing Website usage Intention* **Accepted**

H_{10} *Educational qualification is an important predictor influencing Website usage Intention* **Accepted**

H_{11} *Income is an important predictor influencing Website usage Intention.* **Not Accepted**

H_{12} *Age is an important predictor influencing brand selection online.* **Accepted**

H_{13} *Gender is an important predictor influencing brand selection online.* **Not Accepted**

H_{14} *Educational qualification is an important predictor influencing brand selection online.* **Not Accepted**

H_{15} *Income is an important predictor influencing brand selection online.* **Accepted**

VI. FINDINGS

The study was conducted with an intention to know the perception of Indian consumers towards brand selection while shopping online. And it was found from the research that people don't consider trust as an important factor for making online purchase. Customisation of website according to the needs of online shoppers was found to be a significant factor for online purchase. Furthermore, design clarity was a vital factors that are highly valued (perceived) in making online purchase decisions this implies that the online shopper prefer to visit such website which are easy to use and can be easily accessible and understandable, so the marketer has to be clear in the design. And Order delivery was vital factors that are highly valued (perceived) in making online purchase also quality image was valued (perceived) in making online purchase decisions. Finally, Content Interactive was found to be vital factors that are highly perceived in making online purchase decisions which means that the online shoppers want some or the other interaction which can give them a feel of offline purchase experience. Age and Income were not found to be important predictor influencing Website usage Intention whereas Gender and Educational qualification was important predictor influencing Website usage Intention. On the contrary it was found from the research that Age and income is the important predictor influencing brand selection online which implies that for brands the marketer need to segment the portal on the basis of age and income, this would lead to better brand selection by the online purchaser.
.

VII. REFERENCES

[1] Adnan, H. (2014). An Analysis of the Factors Affecting Online Purchasing Behavior of Pakistani Consumers. International Journal of Marketing Studies. Vol. 6(5), p.133-148.

[2] Millyard, K. B. (2015). Benefits for Businesses Using the Internet. Retrieved July 22, 2016, from Houston Chronicle Website: http://smallbusiness.chron.com/benefitsbusinesses-using-internet-322.html

[3] Vitez, O. (2015). The Effect of the Internet on Modern Businesses & Corporations. Retrieved July 22, 2016, from Houston Chronicle Website: http://smallbusiness.chron.com/effect-internet-modern-businesses-corporations896.html

[4] Wakefield, R. L., Stocks, M. H., & Wilder, W. M. (2004). The role of web site characteristics in initial trust formation. Journal of Computer Information Systems, 45(1), 94-103.

[5] Manyika, J., & Roxburgh, C. (2011). The great transformer: The impact of the Internet on economic growth and prosperity. McKinsey Global Institute, 3.

[6]   Vannier, P. (2013, March 21). How the Internet is Affecting Retail - Permanently. Retrieved July 22, 2015, from Wired Innovation Insight Website: http://insights.wired.com/profiles/blogs/how-the-internet-is-affecting-retailpermanently#axzz3gdKy4koN

[7]   Cushman and Wakefield Research Publication. (2013, July). Global Perspective on Retail: Online Retailing. Retrieved July 22, 2015, from Cushman and Wakefield Website:http://www.cushmanwakefield.com/~/media/globalreports/Global%20Perspective%20on%20Retail%201st%20July%202013.pdf

[8]   Shukla, P. (2008). Essentials of Marketing Research. Retrieved September 23, 2015, from Bookboon Web Site: http://bookboon.com/en/marketing-research-an-introductionebook

[9]   Ian, F., Chuan, S., Kai, B., & Chen, B. (2010). Culture and consumer behaviour: Comparisons between Malays and Chinese in Malaysia. International Journal of Innovation, Management and Technology, 1(2), 180.

[10]   Kim, D & Benbasat, I., (2003). Trust-related arguments in internet stores: A framework for evaluation, Journal of Electronic Commerce Research, 4(2), 49-64.

[11]   Kim, D., Song, Y., Braynov, S., & Rao, H. (2001). A B-to-C trust model for on-line exchange. In Proceedings of Americas Conference on Information Systems, paper 153

[12]   Kim, H.H., & Kim, J. (2008). The effect of offline brand trust and perceived internet confidence on online shopping intention in the integrated multi-channel context. International Journal of Retail & Distribution Management, 37 (2), 126-141.

[13]   Kim, J., & Park, J. (2005). A consumer shopping channel extension model: attitude shift toward the online store. Journal of Fashion Marketing & Management, 9 (1), 106-121.

[14]   Ang, L., Dubelaar, C., & Lee, B.-C. (2001). To trust or nit to trust? A model of internet trust from the customer's point view. In proceedings of the 14th Bled Electronic Commerce Conference, 40-52

[15]   Ba, S., & Pavlov, P. A. (2002). Evidence of the effect of trust building technology in electronic markets: Price premiums and buyer behavior. MIS Quarterly, 26(3), 243-268.

[16]   Brynjolfsson, Erik, Smith, Michael and Hu, Yu (2003) "Consumer Surplus in the Digital Economy: Estimating the Value of Increased Product Variety atOnline Booksellers," Management Science, 49(11), 1580-1596

[17]   Dawar, N. & Parker, P. (1994). Marketing universals: Consumers' use of brand name, price, physical, appearance, and retailer reputation as signals of product quality, Journal of Marketing, 58 (2), 81–95.

[18]   Dean, D. H. (1999). Brand endorsement, popularity, and event sponsorship as advertising cues affecting consumer pre-purchase attitudes, Journal of Advertising, 28 (3), 1–12.

[19]   Donthu, N., & Garcia, A. (1999). The Internet Shopper. Journal of Advertising Research, 39 (3), 52-58.

[20]   Ranganathan, C & Ganapathy, S. (2002). Key dimensions of business-to-consumer web sites. Information & Management 39, 465-475.

[21]   Rios, R.E., & Riquelme, H.E. (2008). Brand equity for online companies. Marketing Intelligence & Planning, 26 (7), 719-742.

[22]   Zhang, P., & von Dran, G. M. (2000) .Satisfactor and dissatisfactorers: A two-factor model for website design and evaluation,. Journal of the American Society for Information Science 51(4) 1253-1268.

[23]   Zhang, P., von Dran, G. M., Small, R. V. & Barcellos, S. (2000). A two-factor theory for website design,. Proceedings of the 33rd Annual Hawaii International Conference on System Sciences, 6, 6026-6036

[24]   Liang, T. P., & Huang, J. S. (1998). An empirical study on consumer acceptance of products in electronic markets: a transaction cost model." Decision Support Systems, 24, 29–43.

[25]   Lin, J. C., & Lu, H. (2000). Toward an understanding of the behavioral intention to use a website. InduStrial Journal of Information Management, 20, 197-208.

[26]   Hong, I. B. (2015). Understanding the consumer's online merchant selection process: The roles of product involvement, perceived risk, and trust expectation. International Journal of Information Management. Vol. 35, pp. 322-336.

[27]   Adnan, H. (2014). An Analysis of the Factors Affecting Online Purchasing Behavior of Pakistani Consumers. International Journal of Marketing Studies. Vol. 6(5), p.133-148.

[28]   Ahuja, M., Gupta, B., Raman, P. (2007). An Empirical Investigation of Online Consumer Purchasing Behavior. COMMUNICATIONS OF THE ACM. Vol. 46(12), pp. 145-151.

[29]   Moshref Javadi, M. H., Dolatabadi, H. R., Nourbakhsh, M., Poursaeedi, A., & Asadollahi, A. R. (2012). An Analysis of Factors Affecting on Online Shopping Behavior of Consumers. International Journal of Marketing Studies. Vol. 4(5), pp. 81-98.

[30]   Nagra, Dr. G., Gopal, Dr. R., (2013). A Study of Factors Affecting on Online Shopping Behavior of Consumers. International Journal of Scientific and Research Publications. Vol. 3(6), pp. 1-4.

[31]   Koyuncu, C., Bhattacharya, G. (2004). The Impacts of Quickness, Price, and Payment Risk, and Delivery Issues on Online Shopping. Journal of Socio-Economics. Vol. 33, pp. 241-251.

[32]   Kumar, Mr. V., Dange, Dr. U. (2014). A study on perceived risk in online shopping of youth in Pune: A factor analysis. Acme Intellects International Journal of Research in Management, Social Sciences & Technology. Vol. 8(8), pp. 1-9.

[33]   Lee, M. K.O., Turban, E. (2001). A Trust Model for Consumer Internet Shopping. International Journal of Electronic Commerce. Vol. 6(1), pp. 75-91.

[34]   Suwunniponth, W. (2014). Factor Driving Consumer Intention in Online Shopping. International Journal of Social, Education, Economics and Management Engineering. Vol. 8(6), pp. 1927-1931.

[35]   Swinyard, R. William, & Smith, M. Scott (2003). Why People (Don't) Shop Online: A Lifestyle Study of the Internet Consumer. Psychology & Marketing, Vol. 20(7), pp. 567-597.

[36]   Harris, P., Rettie, R., & Cheung, C. K. (2005). Adoption and usage of m-commerce: A cross-cultural comparison of Hong Kong and the United Kingdom. Journal of Electronic Commerce Research, 6(3), 210-224.

[37]   Hasan, B. (2010). Exploring gender differences in online shopping attitude.Computers in Human Behavior, 26(4), 597-601

[38]   Hassanein, K., & Head, M. (2007). Manipulating perceived social presence through the web interface and its impact on attitude towards online shopping. International Journal of Human-Computer Studies, 65(8), 689-708.

[39]   Hausman, A. V., & Siekpe, J. S. (2009). The effect of web interface features on consumer online purchase intentions. Journal of Business Research,62(1), 5-13.

[40]   Osman, S., Yin-Fah, B. C., Hooi-Choo, B. (2010). Undergraduates and Online Purchasing Behavior. Asian Social Science. Vol. 6(10), pp. 133-146.

[41]   Lepkowska-White, E. (2004), Online Store Perceptions: How to Turn Browsers into Buyers? Journal of Marketing Theory and Practice. Vol. 12(3), p.36-47.

[42]   Li, N., Zhang, P. (2002). Consumer online shopping attitude and behavior: An assessment of research. Information system proceedings of English Americas Conference. pp. 508-517.

[43]   Conner, M., & McMillan, B. (1999). Interaction effects in the theory of planned behavior: Studying cannabis use. British Journal of Social Psychology, 38, 195-222.

[44]   Corcoran, C. T. (2006, July). Get your clicks: Shopping online is becoming easier, thanks to Innovations in technology and consumer comfortlevels. WWD, 192(4), 12B.

[45]   Hoffman, D.L., Novak, T.P., & Chatterjee, P. (1996). Commercial scenarios for the Web: opportunities and challenges. Journal of Computer Mediated Communications, 1(3), 1-16

[46]   Johnson, E. J., Moe, W. W., Fader, P. S., Bellman, S., & Lohse, G. L. (2004). On the Depth and Dynamics of Online Search Behavior. Management Science, 50 (3), 299-309,