EFFECTS OF ONLINE MEDIA ADVERTISING ON THE BUYING DECISION OF URBAN HOUSEWIVES IN METRO CITIES [SPECIAL REFERENCE TO PUNE AND MUMBAI -FOR THE PERIOD 2013 TO 2018]

A Thesis

SUBMITTED TO THE

TILAK MAHARASHTRA VIDYAPEETH PUNE

FOR THE DEGRE OF

DOCTOR OF PHILOSOPHY

In Journalism & Mass communication

Under the Board Modern Science and Professional Skill Studies



BY

Ankita Kumari

PRN: 25615008346

UNDER THE GUIDANCE OF

Dr. Geetali Tilak

Dean, Board of Modern Sciences and Professional Skills Studies

Tilak Maharashtra Vidyapeeth, Gultekadi, Pune- 411037

October 2021

CERTIFICATE OF THE SUPERVISOR

It is certified that work entitled "Effects of Online Media Advertising on The Buying decision of Urban Housewives in Metro Cities [Special Reference to Pune and Mumbai - for the Period 2013 TO 2018]" is an original research work done by Ankita Kumari. Under my supervision for the degree of Doctor of Philosophy in Mass Media to be awarded by Tilak Maharashtra Vidyapeeth, Pune. To best of my knowledge this thesis

- embodies the work of candidate himself/herself
- has duly been completed
- fulfils the requirement of the ordinance related to Ph. D. degree of the TMV
- up to the standard in respect of both content and language for being referred to the examiner.

Signature of the Supervisor

Tilak Maharashtra Vidyapeeth, Pune

Undertaking

I Ankita Kumari is the Ph. D Scholar of the Tilak Maharashtra Vidyapeeth in Mass Media subject. Thesis entitled "Effects of Online Media Advertising on The Buying decision of Urban Housewives in Metro Cities [Special Reference to Pune and Mumbai - for the Period 2013 TO 2018]" under the supervision of Dr Geetali Tilak, solemnly affirm that the thesis submitted by me is my own work. I have not copied it from any source. I have gone through extensive review of literature of the related published / unpublished research works and the use of such references made has been acknowledged in my thesis. The title and the content of research is original. I understand that, in case of any complaint especially plagiarism, regarding my Ph.D. research from any party, I have to go through the enquiry procedure as decided by the Vidyapeeth at any point of time. I understand that, if my Ph.D. thesis (or part of it) is found duplicate at any point of time, my research degree will be withdrawn and, in such circumstances, I will be solely responsible and liable for any consequences arises thereby. I will not hold the TMV, Pune responsible and liable in any case.

I have signed the above undertaking after reading carefully and knowing all the aspects therein.

Signature

:

Address : Flat No. C- 504, Suyog Saffron Society, Ramnagar, Rahatani, Opp. Thopte Lawns, Near Vimal Garden, Pune- 411017

Ph.No.: 8554954133e-mail: ank.gautam23@gmail.comDate:Place:

ACKNOWLEDGEMENT

I am immensely thankful and grateful to several people without whose guidance and support this research would have been not possible. There were many ups and down while I was doing my research work but I am thankful to God who gave me strength and kept me focus during the entire period of research work.

Firstly, I would like to register my sincere gratitude and thanks to Dr. Deepak Tilak Sir, VC, TMV, Pune, who guided me and gave some valuable suggestions related to my research. I am thankful to my guide Dr. Geetali Tilak, Dean board of Modern Science and Professional Skills Studies, TMV, Pune for her valuable guidance and suggestions which helped me to complete this thesis. I would also like to express my gratitude to Dr. Sunanda Yadav, HOD, Ph.D. department TMV for her support and time to time guidance and follow-up. I also wish to thank all the staff members of Ph.D. and Mass Communication department TMV for their cooperation and support. I am thankful to my colleagues and friends who continuously motivated me to complete my research.

I am immensely thankful to my parents Dr. Ashoke Kr. Singh and Dr. Madhu Kumari who always inspired me to do Ph.D. I feel myself very fortunate to have them as my parents. I would like to convey my thanks to my sister Dr. Aprajita Kumari, Assistant Professor LNM University, Bihar, who helped me a lot during my research and data analysis. I thank my brothers Anuraag Parashar and Abhishek Parashar for their help in data collection.

I would like to express my thanks to my husband Awinash Gautam who supported me a lot during my data collection and entire research journey. I also thank my daughter Anwika Gautam for her patience and tolerance.

Last but not the least, I acknowledge the constant support of my entire family my fatherin-law and special thanks to my late mother-in-law who always wanted me to complete my Ph.D. I thank all my family members for their direct or indirect support.

Contents

Chapter	Торіс	Page No.
1	Introduction	1
	1.1 Introduction to Advertising	3
	1.2 History of Advertising	4
	1.3 Modern day advertising	5
	1.4 History of online advertising	5
	1.5 Types of media for Advertising	6
	1.6 Online media Advertising	14
	1.7 Scientific study of Women	25
	1.8 Operational definition of housewife	26
	1.9 Housewives and online shopping	26
	1.10 Online buying behavior	27
	1.11 Online buying behavior steps	28
	1.12 Online buying decision	29
	1.13 Online buying decision process	29
	1.14 Mostly purchased products online and preferred sites	30
	1.15 Factors affecting online buying amongst housewives	31
	1.16 Past present and future of E-commerce in India	33
	1.15 Past present and future of E-commerce in India	33
	1.17 Size of the web advertisements	35
	1.18 Effectiveness of Advertising	35
	1.19 Countries with highest number of internet usage	36

	1.20 Role of Smartphone in online shopping	37
	1.21 Advantage and disadvantage of online shopping	39
	1.22 Need for online shopping	42
	1.23 Statement of the problem	43
	1.24 Significance of the study	44
2	Literature review	47
	2.1 Introduction	48
	2.2 Review of related studies	50
	2.3 Summary	70
3	Research Methodology	75
	3.1 Introduction	76
	3.2 Statement of Problem	76
	3.3 Research Objective	81
	3.4 Hypothesis	82
	3.5 Locale of the study	83
	3.6 Background of Mumbai and Pune	86
	3.7 Research Design	90
	3.8 Selection of Sample	91
	3.9 Sampling unit	91
	3.10 Tools of Research	92
	3.11 Research background	94
	3.12 Data collection	95
	3.13 Variables	96
	3.14 Significance of study	98
	3.15 Summary	99
4	Data Collection and Analysis	101

4.1. Introduction	102
4.2 Profile of the respondents	103
4.3 Personal information	104
4.4 Specific information	113
4.5 Qualitative analysis	147

Conclusion and Recommendation	151
5.1 Background	152
5.2 Findings	153
5.3 Testing of Hypothesis	155
5.4 Suggestion	160
5.5 Discussion	161
5.6 Scope for further research	163
5.7 Implications	164

Bibliography

Annexure

List of Tables

Table No	Title of the table	Page No
1.1	Social network which advertisers rely on	18
1.2	Evolution of online market	34
3.1	The main form of data collection responses	95
4.1	Age of respondent	104
4.2	Education of the respondents	105
4.3	Occupation of Respondent's family	106
4.4	Purpose of using internet	113
4.5	Products preferred to buy online	115
4.6	Reason for liking particular online retailer	122
4.7	Rook and Fisher's scale (1995) to measure	
	the level of buying impulsiveness in	
	respondents.	142
5.1	Hypothesis Testing 1	156
5.2	Hypothesis Testing 2	158
5.3	Hypothesis Testing 3	159

List of Figures

Fig. No.	Title of the figure	Page No.
Chapter 1		
1.1	Classified and Employment advertisement	7
	in newspaper.	
1.2	Display advertisement in newspaper	8
1.3	Magazine advertisement	9
1.4	Television advertisement	11
1.5	Outdoor advertisement	12
1.6	Transit media advertisement	12
1.7	Pre-roll video ads	14
1.8	Banner display ads	15
1.9	Ad words search ads	16
1.10	Facebook and Instagram advertisement.	17
1.11	Video overlay ads	19
1.12	Contextual advertisement	20
1.13	Retargeting advertisement	20
1.14	Button ads	21
1.15	Skyscraper ads	22
1.16	Pop-up and Pop-under ads.	23
1.17	Online billboard advertisements	24

1.10		
1.18	Scientific study of Women	25
1.19	Countries with highest number of internet usage	36
1.20	Growth of Internet users Vs mobile	
	Internet in India 2012-16	38
1.21	Internet usage worldwide 2009-16	
	Products Bought and Sold by online	39
Chapter 2		
2.1	Products brought and sold by online shoppers in India	49
2.2	Use of social media for marketing by different social medi	a
	platforms	55
2.3	Internet Buying Behaviour Model	65
Chapter 3		
3.1	Map of Mumbai	86
3.2	Map of Pune	88
Chapter 4		
4.1	Type of family (on the basis of size)	107
4.2	Type of family on the basis of economy	
	in Mumbai and Pune	109
4.3	Health category of the respondents in	
	Mumbai and Pune	110
4.4	Source of income of the respondents	111
4.5	Monthly expenses provided to the housewives.	112

4.7	Factors affecting online buying	120
4.8	Most used online retailor (frequency)	121
4.9	Source of information about online offers	123
4.10	Time spent on social media	124
4.11	Media used for online shopping	125
4.12	Consulting family members before shopping	
	online	126
4.13	How online advertisements influence	
	the purchase of household goods	127
4.14	Form of online media ad which creates	
	a greater impact	128
4.15	How online media advertising is different	
	from other media	129
4.17	What features of the online advertising	
	website attracts you to visit them	131
4.18	Towards which persuasive words	
	you get attracted	132
4.19	Kind of online advertisement liked by	
	respondents	133
4.20	Does your shopping get influenced by others	

opinion

4.21	Do you develop irresistible urge to	
	buy product which is not of much use	137
4.22	Habitual buying behaviour	138
4.23	Complex Buying Behaviour	139
4.24	Do you gather information related to the product	140
4.25	Do you switch to different online retailers for variety	141
4.26	Hesitation in providing card details	143
4.27	Mode of payment for online shopping	144
4.28	Does online shopping gets affected by any of the following	; 145
4.29	Does your online shopping gets affected by any of the	
	following	146

List of Abbreviations

- GPS- Global Positioning System
- Ad. Advertisement
- **DTH-** Direct to Home
- **TV** Television
- **B2B** Business to Business
- B2C- Business to Consumer
- **E-Commerce** Electronic Commerce
- CVV- Card Verification Value
- **COD** Cash on Delivery
- UPI- Unified Payments Interface
- **EMI-** Equated Monthly Installment
- PG-Post Graduation
- NFSH National Family Health Survey
- NCR- National Capital Region
- **CEO**-Chief Executive officer
- LIC- Life Insurance Corporation
- SIP- Systematic Investment Plan
- **USP-** Unique selling Preposition
- **CRM-** Customer Relationship Management
- **AR** Augmented Reality

CHAPTER 1

Introduction

Background:

World Wide Web has grown rapidly in the last 10 years. Most of the houses today have at least one device with internet connection. Government is also looking forward in improving the supply of the internet all over India. Not only in cities today internet has reached the rural areas also but still improvement has to be made there. The ratio of people using internet is increasing day by day. Today internet can be accessed on smart phones, Notebooks, I Pad, Laptop, Desktop and all GPS operated gadgets. Everything is being digitalized whether it is government, semi government or private organization. If we want to gain any information, internet is the first option, which comes in the mind of the people. People are becoming techno savvy these days. Earlier this section was completely dominated by Men but today Women, Youth everyone is aware of digital devices. Internet is immerging as a strong competitor to the other conventional mass media. Internet is becoming major source of information. People are now shifting towards digital media for any kind of information related to news, entertainment, business, publicity, marketing, advertising and many more. The internet is where most people go to find the information about the products and services. It has brought a revolution in the communication technology. If we want to find any electrician, plumber, or pest control people we first turn towards internet. Previously we had to turn the pages of newspapers for such information, but today we can find it in just a click.

Most of the companies now realize on internet to advertise their product and services. Advertising online is one of the most effective ways to bring the target audience, because people spend most of their time on internet. There are various methods used by the companies to advertise their products online. Every business house whether it is small or large doesn't matters, they have their own website. Website consists of detailed information about the organization. Companies conduct the market research, the people prefer find out what all things, and accordingly they make the changes in their facilities.

Studying the online buying decision of urban homemaker is very important because they are the one who plans the budget of the house. Urban housewives get exposed to different online media advertising on different types of social media. Platforms considered for this research are social media and E-commerce sites.

1.1. Introduction to advertising:

Advertising is dissemination of information about goods or services. It is a paid form of non-personal communication for the promotion of ideas goods and services by an identified sponsor.

Advertising is dissemination of information about goods or services. It is a paid form of non-personal presentation for the promotion of ideas goods and services by an identified sponsor.

Advertising is as old as our civilization; earlier people use to do barter to fulfill their needs and wants. For that they had to do communication effectively to negotiate with the person at another end. Advertising can create wonders using its various effective tools such as beautiful words, presentation, mouth publicity etc.

In today's competitive world advertising is only means to communicate about your goods and services. It has to be integrated with all the other medium present in the market, in other words one should have knowledge of various medium used for advertising. This will help the advertiser in creating a long-lasting impact on the consumers and target audience.

Advertising is one of the important parts for economic. It is a tool of marketing that disseminates information about brand, which is targeted to a large amount of people. Advertising is considered a key element in promotional mix of marketing. It is a tool used by the advertiser to reach the exact target audience. It helps in creating brand name and loyal customer base.

It carries information with fascinating emotional appeal. An advertisement goes through several steps from its planning to execution. Planning for a medium of advertising is one of the important steps. One need to decide which medium is accurate for their product to advertise.

Advertising is integral part of society. Method of advertising has kept on changing through decades but purpose has remained the same. Advertising encourages people to purchase any goods or services. Advertisers often influence people living in society by creating a feeling of scarcity or lack.

Advertising is also been proved effective in bridging the gap among the people by communicating about different cultures through advertising messages. It is also effective in creating the emotional touch with the product or band, which is very effective in holding up the customers.

As discussed earlier, advertising helps to boost up the economy by creating demand of particular product. It ignites the desire to shop and as a result, it stimulates the economy.

Advertising helps people to increase their standard of living. It encourages people to consume more material, which in turn helps in improving the standard of living.

1.2. History of Advertising:

The trend of presenting the unique features of product and differentiating it from the other existing products has been in existence from so long. People used various methods to let people know about new product or store available near and around them. After industrial revolution, marketing and promotion of products went to a next level.

History of advertising can be studied in various phases, let us discuss all one by one.

Advertising before Printing Era:

In this era, people used signboards and town criers to bring their product into notice. People used to make certain symbols in front of their shop to inform people about their offerings.

Advertising as known today with the help of mass media can be traced back to the invention of movable type printing press. Newspaper became a medium to disseminate information. "The Times" Newspaper started carrying classified advertisements on page one till 1966. Leaflets and handmade cards were also used to give information about various goods and services. Then came the posters which became very popular according to Longman (1971) in the streets of U.K. So many posters were pasted on the walls of the street of London that it looked like a city made up of paper.

Industrial Revolution:

Industrial revolution gave a boost to advertising and marketing. The use of expensive machinery for the production of product increased the availability of product in the market. Because of the availability of similar products present in the market, companies needed persuasive communication to create demand for the products. During the same

time when some medicines were patented, the idea of brand was created. The concept of brand was born in this period and it took advertising to a next level.

The first half of twentieth century truly can be said to be the age of science and technology. Radio went commercial in 1962 and television in 1947. People used radio and television aggressively for the advertising purpose.

1.3 Modern day advertising:

The modern-day advertising is technology and customer oriented. Interactive media platform has provided a good medium to the advertises as well as the consumers to display and understand the product respectively. With the help of internet, we can connect to millions of people at a time as well as we can also promote our products in the global market. The modern advertising age is constantly changing and advertisers are doing many experiments in displaying their product. Internet has given a low-cost platform to the advertisers. Direct marketing and internet marketing are proved to be more effective and cheap means of advertising. Advertising agencies are coming up with many innovative ideas and creative advertisements for all the media especially online. There are so many advertisements only made for online platforms like YouTube, Facebook, Instagram etc. Online advertising is capable in attracting the customers because they are mostly online. Popularity of you tube has also increased the boom of online advertising. There the advertisements are shown according to the interest of the surfer's interest.

1.4 History of online advertising:

The online advertising is very new and does not have a very old history. The existence of first online advertising started 27 October 1997. The first advertisement to appear online was banner ad, which was added to a web page. At that time, the company paid the website \$30,000 for the banner ad, which was displayed for the duration of three months. The Click through rate of the advertisement was 44% but today the rate of these types of ad. is .05%.

As the passing days' internet is become more reachable to people. Earlier it was expensive because there was monopoly of one or two companies. Today there are so many options available in the market for the customers to choose their service provider. In 1996 first internet company came into existence named double click. With the help of this companies could find out how many times their ads were clicked and whether it was value for money or not. This is the reason it was called as first marketing company.

After banner ads, pop up advertisement came into existence. It was seen in the year 1997. This was the most disturbing advertisement according to the customers. These advertisements are very distracting because it keeps on popping up and deviate the attention of the people surfing the webpage.

Then in the year 1999 came the search engine advertising with the help of which companies could generate paid search advertising and pay per click. In the year 2000 Google ad word was introduced

1.4.1 Online Media referred for research:

When we talk about online media the options are endless, everyday there are some new channels emerging in this field. It is quite challenging to cover all the online media platforms and channels in one study. For this study popular social media platforms like Facebook, Instagram, YouTube, Twitter was used and in e-commerce platforms mainly Flipkart, Amazon, Snapdeal, Jabong, Myntra and few more channels were studied for the research purpose.

1.5 Types of media for Advertising

History of Media is collection of communication channels, which are used to deliver message. Media plays a very important role in dissemination of information. We are every time surrounded by media. Media helps us to develop an opinion; it gives us insight to look towards the world. Media has a very great influence it can mold the opinion of masses. Consumers now days have a variety of media options available as compared to few decades ago. Present age is called as the age of information and media is the most powerful tool to spread the awareness and information in the society.

Media plays a role of bridge between the organization and public. Media helps in understanding various issues of the society. They highlight the problems faced by the people and try to find out the proper solution for it. In today's age of globalization impact and influence of mass media is very important. A famous Canadian theorist said that "media is the message", it means that the form of media enables itself in the message, creating a symbolic relationship by which the medium influence how the message is perceived.

Advertising gets to people through various medium. Following are some media used for advertising:

1.5.1 Newspaper advertising:

Newspaper is a good medium of conveying information about anything. Newspaper is the oldest form of mass communication. There are many types of newspapers depending upon the circulation, size and content.

Newspaper advertising is very effective and informative. Newspaper consists of following types of advertisement.

Classified Advertisement- these are very small advertisements which are charged per word. There are many types of classified advertisements like public appointment, vacancy, real estate, notice.

Fig: 1.1 Classified and Employment advertisement in newspaper.



Source: https://www.wisegeek.com/what-is-newspaper-advertising.htm

Display advertisement- These are product-based advertisement which are illustrated. These advertisements cover Fast Moving Consumer Goods like, domestic items, cosmetics, kitchen ware, domestic items, sanitary products, electronic goods etc.





Fig: 1.2 Display advertisement in newspaper.

Source: <u>https://blog.themediaant.com/newspaper-advertising-a-guide-to-newspaper-</u> display-ad-sizes

1.5.2. Magazine advertising:

Magazine advertising is one of the best ways to advertise any product. These advertisements are more target oriented. Magazine advertising also has a long-life span. Magazines also has pass on readership status, people pass it to their friends and the viewership of that ad gets increasing. It takes lots of carefulness and creativity because it should look attractive and colorful, then only people will get attracted towards the particular ad. Placement of ads also plays a very important role because it is noticed that advertising placed on the right side of the magazine gets more attention as compared to the left side that's why it costs more.

Fig: 1.3 Magazine advertisement



Source: http://www.prattgallery.com/coke_zero.html

Fig: 1.3.1



Source: https://reedpacificmedia.com/product/scented-magazine-inserts/

1.5.3. Radio Advertising:

Radio went commercial in 1962. After this time period this medium was used to inform people about government plans, new products, health and hygiene. Radio is also one of the cheapest media of advertising. Radio is a mobile medium so people can listen to it any time this is one of the reasons why radio advertising of more effective. It is a medium where intimacy is created with the listener so that they get connected.

1.5.4. Television Advertising:

Television advertising is also very effective in communicating the message but it is expensive. The message has to be conveyed in the time period of 30-60 seconds which is challenging and needs lots of creativity. It is an audio-visual medium so it becomes easier to convince the people as compared to radio. Because of DTH television now is available to every remote area also. So many manpower is involved in making effective television advertisement. The advertisements are shown again and again this can create irritation amongst the viewers, here they don't have right to choose advertisement according to their interest. It lacks direct advertising.

Fig:1.4 Television advertisement



Source: https://www.news18.com/news/tech/amazon-great-indian-festival-sale-date-reveal-oneplus-8t-new-amazon-fire-tv-stick-lite-and-more-2932199.html

1.5.5. Outdoor and transit:

The advertisements which we see outside beside the roads and streets and on the vehicles are considered to be outdoor and transit advertisements. These types of advertisements get notice by so many people while the commute or travel. Through this we can reach wider people of all age group and income level. It is effective in promoting the product in that particular geographic area. This type of advertising also needs lots of creativity otherwise it will fail to grab the attention of people and they will simply pass by without noticing it. Bill board advertising, bus shelter, telephone booth, transit advertising, mobile bill boards, guerilla advertising are some of the forms of outdoor advertising.

Fig: 1.5 Outdoor advertisement



Source: <u>https://www.allaboutoutdoor.com/campaign-detail.php?mid=18050</u>

Fig: 1.6 Transit media advertisement



Source: http://adventuremedia.in/services/transit-media/index.htm

1.5.6. Direct mail and catalogs:

In direct mail advertising messages are sent to the targeted audience directly. The mails are sent to inform the people about new arrival of the product, new opening of stores or to announce something to the customers. This type of advertising is very effective because it is sent to selected customers who are interested in the product. Response rate is very high in these types of advertisements. It is sent quickly and can be sent in specific time period of the year when it is required the most.

1.5.7. Online advertising:

Online advertising is when we promote our goods or services on internet, for this purpose internet is used to gain website traffic and marketing message is delivered to the targeted customers. It is the quickest means to advertise any product or service keeping the geographical boundaries aloof.

Digital revolution has brought some changes in the television industry also. Today we can see live and delayed telecast of serials on internet. The trend of web series is increasing in India also. Almost all the channels are coming up with their mobile app with the help of which we can watch TV programs live on Smartphone. These all trends have promoted online advertising. While watching online programs or surfing internet women get exposed to different types of online advertising.

Social media is flooded with advertising and advertisers know that it is the best way to reach the target audience. Social network utilizes the information of user to serve strongly relevant advertisement based on their demography. Social media advertisements are the most targeted advertisement amongst the all, it grows the sale and on the same hand it also grows the fanbase. It has a wide reach and can be reached to a huge number of audiences in a day.

1.6 Online media Advertising:

Online media advertising is basically targeted to the internet enabled media like computers, laptops, tablet and smart Phone. The advertiser tries various means to promote their products on internet, for every media they follow different pattern of advertisement.

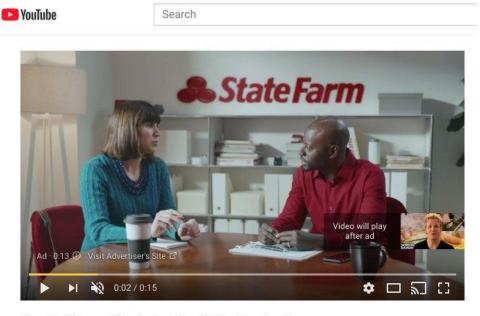
Amongst all the above-mentioned online media, smartphone is the one which is used by people most of the time. We get all kind of information on it, as it serves various purposes like calling, messaging, surfing, checking mails, playing games, shopping and many more. It is handy and is available in all the price range.

Based on this online media advertising is of different types:

1.6.1 Pre-Roll video ads

These are the most common type of online advertisements. Pre roll ad is a promotional video which plays before the content we have selected to watch. Generally, we find these types of ads on YouTube and in the middle of online TV programs. Sometimes these ads have the option to skip and sometimes not, but almost half of viewers' watch pre roll ads without skipping.

Fig: 1.7 Pre-roll video ads.

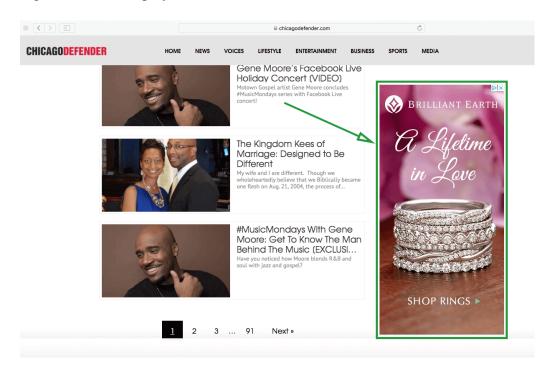


Source: https://instapage.com/blog/pre-roll-ads

1.6.2 Banner Display ads

In Banner Display ads some sort of banner is placed on the relevant web page. These are image-based advertisements which generally appear on the top, side or bottom of the website. The advertiser buys the space same way as it is done in print media. It provides hyper link to the advertisers' website. After clicking on these types of ads it takes us to the website and provides required information about the product and persuades the buyer to buy the product. Display ads are usually very affordable.

Fig: 1.8 Banner display ads.

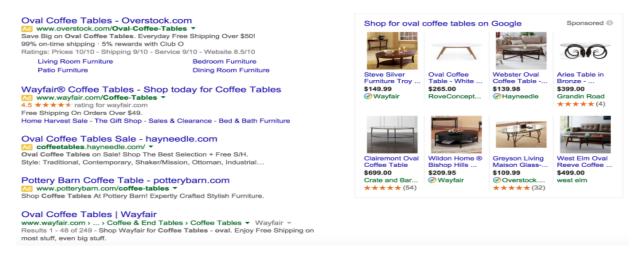


Source: <u>https://www.kolau.com/google_ads/how-to-create-effective-google-display-ads</u>

1.6.3 Ad words search ads

It is an online advertising service where the advertiser advertises their product to the web users and in return they pay to Google. It brings targeted traffic to the website. One has to be very creative in making ad word ad. These types of advertisements are very short and consists all information about the product in just 30 characters. The advertisers can generate revenue only when it is clicked. Popular keywords are used to design these types of advertisements, so we can say that advertisements are focused on the key words basically.

Fig: 1.9 Ad words search ads.



Source: https://www.ppchero.com/what-the-adwords-sidebar-announcement-means-for-you/

1.6.4 Social media ads

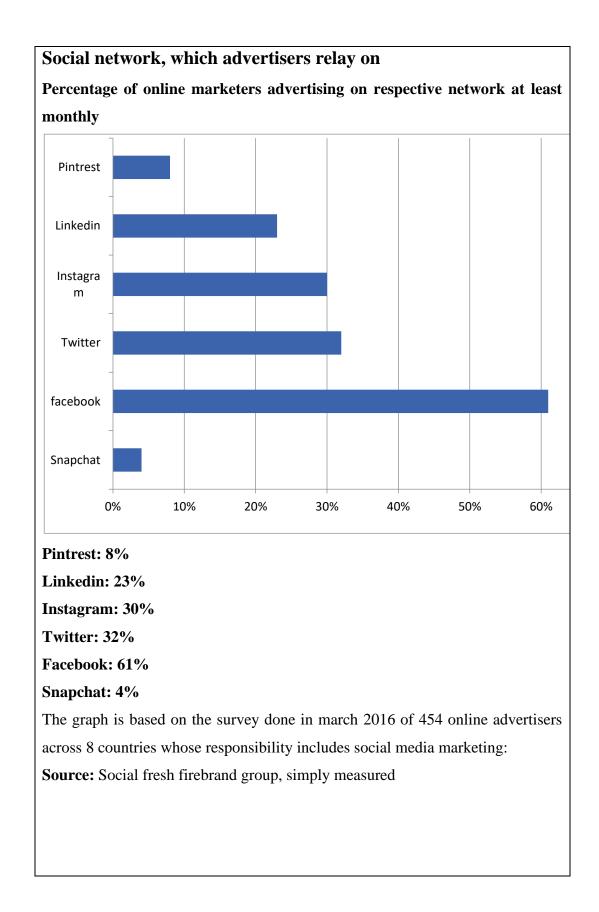
Social media advertising is the most effective advertising these days. People are using this form of advertising very widely because it is quick, cheap and easy to access any time. The advertisement is connected to thousands of people at a time. It is easy to target the exact demographic. You can generate followers by creating page on social media. Feedback is very important for any kind of business, so with the help of social media you can get instant feedback from the customers. There are so many platforms available where you can put your advertisement but Facebook is leading the social media in terms of advertising, twitter comes on second, Instagram on third and LinkedIn on fourth position.

Fig: 1.10 Facebook and Instagram advertisement.





Table 1.1



1.6.5 Video overlay ads

The video overlay ads appear when viewer plays the video, the ad appears before and also sometimes in between the video. It is a kind of small semi-transparent banner generally across the bottom of the screen. This kind of advertisement are helpful in creating the brand awareness and sometimes also done to let people know about the website and to increase the traffic to that particular website. The dimension of these ads on YouTube is 480x70 image ads, you can optionally choose 300 X 250 companion display ads.



Fig: 1.11 Video overlay ads.

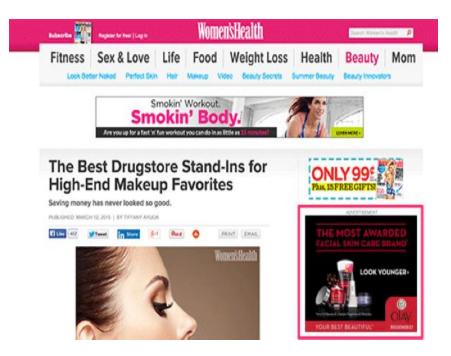
Yogo For Demplete Beginners - 20 Millioute Home Yogo Workcerf

Source: https://tinuiti.com/blog/youtube/youtube-ad-specs/

1.6.6 Contextual ads

It is a type of advertising which is relevant to the content of that page and website. The advertisement which is related to the page content is shown to the people visiting the page. This way they are able to target the correct people. For example, if you are searching how to keep your skin healthy then an advertisement of any moisturizer or skin serum can be shown. This type of ads falls under the category of targeted advertising, which is generally a popup of banner ad. It targets the users on the basis of keywords used by them. Mobile has enabled the advertisers to hit the right people at right time.

Fig:1.12 Contextual advertisement.

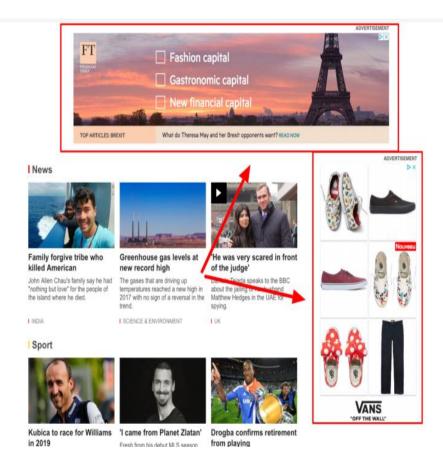


Source: https://www.criteo.com/blog/contextual-vs-behavioral-targeting/

1.6.7 Retargeting ads

The advertisement anonymously follows the audience all over the web. If you show your interest in any product or you are searching that product again and again then the advertisement of that product or related item will be shown to you whenever you open the webpage.

Fig: 1.13 Retargeting advertisement

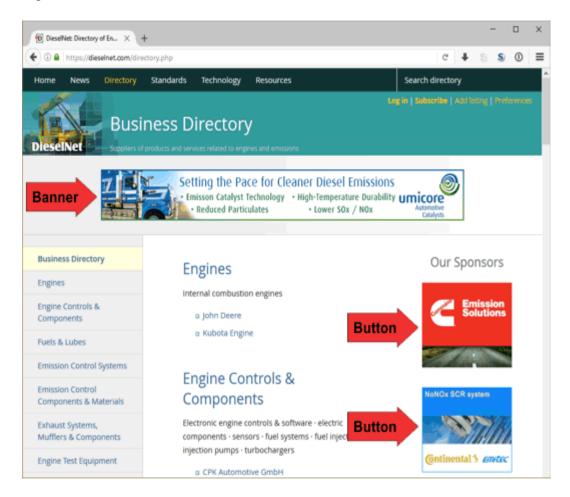


Source: https://www.sendinblue.com/blog/retargeting-guide/

1.6.8 Button Ads.

It is a type of online advertisement which is measured in pixels and are rectangular in shape. Previously its dimension was 120X90 (width and height in pixels respectively), but now this form of advertisement is discontinued by IAB (interactive Advertising Bureau) in 2011. The dimension of second type of button advertising is 120X60 (width and height in pixels respectively). Button advertisements are placed towards the middle of the page or at the left or right side of the page.

Fig: 1.14 Button ads.



Source: https://dieselnet.com/sponsor/banners.html

1.6.9 Skyscrapers

Skyscrapers are form of online advertisement which are positioned at the right-hand side of the webpage. IAB has delisted this ad format and introduced wide skyscrapers. It acquires the larger portion of the page and give a greater visibility to the net surfers. Sometimes this form of online advertisement is disturbing in nature because the reader has to scroll all over the page to remove the ad and go to their actual content, this is the reason this form of advertisement also gets ignored and skipped by the readers without paying much attention to it. Despite of these facts this advertisement is second most sought form of online advertisement after banner advertisement (Janoschka, 2004)

Fig: 1.14 Skyscraper ads.



Source: <u>https://techcrunch.com/2012/08/30/is-facebook-testing-out-new-newsfeed-</u> and-skyscraper-display-ad-units-in-new-zealand/

1.6.10 Pop-up and Pop-under advertisements

Pop-up advertisements are a type of advertisement which automatically pop-up on the current page, it promotes to take special action like sign up or ask some details from the person surfing that page. They are often unwelcoming and intrusive in nature as a result many users close them even without reading them.

Pop-under advertisements are also very much similar to Pop-up advertisements but it opens in new window under the content which the user is looking at. These are informative in nature and engages the internet user.

Fig:1.15 Pop-up and Pop-under ads.

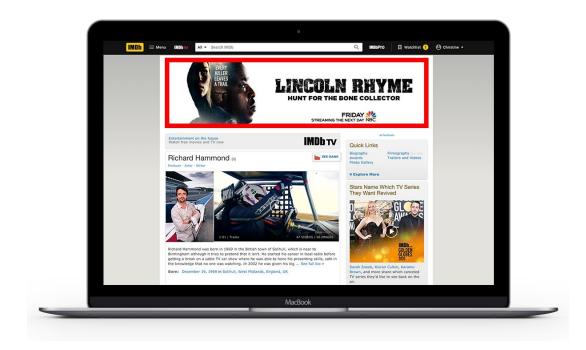


Source: https://in.pinterest.com/pin/499618152393909893/

1.6.11 Billboard Advertisements

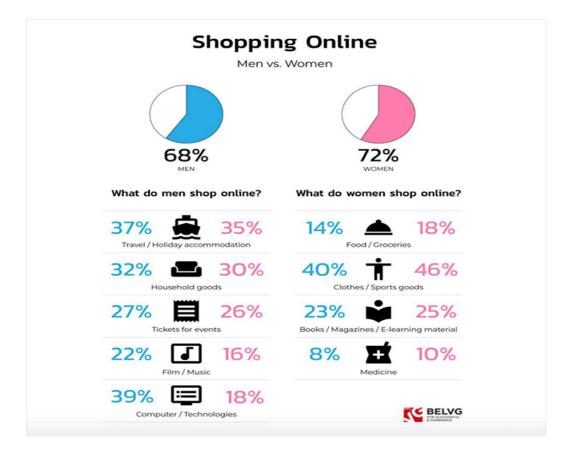
These are online advertisements which are strategically placed on the web page to grab the attention of the users. According to IAB rules it should have option of close button at the right-hand side on the top. They are in the form of audio visual or animation format which catches the attention of the net users. These advertisements are attractive and uses eye catchy slogans and graphics.

Fig: 1.16 Online billboard advertisements



Source: https://advertising.amazon.com/resources/ad-specs/imdb/billboard

1.7 Scientific study of Women



Source: https://optinmonster.com/online-shopping-statistics/

It is said that "Men buy and women shop". For men shopping is like a mission but for women it is happiness. "Women tend to be more invested in the shopping experience on many dimensions," says Robert Price, chief marketing officer at CVS Caremark and a member of the Baker advisory board. "Men want to go to Sears, buy a specific tool and get out."

Housewives keep on searching about the offers online. After completing their household works either they watch television or surf internet, from where they get to know about various offers and make their buying decision accordingly. Women are more inclined towards offers and discount. They keep themselves updated about recent offers. Most of the information about the offers they get from online media, because it is easily accessible.

1.8. Operational definition of Housewife:

The term housewife is referred to the women who is occupied with the household work excluding any occupational duties. They are married and taking care of their families. They do not seek employment outside home because of some family responsibilities or qualification barriers. The tasks performed by the housewife are often un recognized and unpaid.

For this research married housewives were considered who were either living with their husband or had to live without husband because of some reasons like frequently transferrable job, widow, or divorce. Decision making, management of house and shopping gets affected by these factors, because if they are living without husband they have to look after the overall management of the house and is involved in taking up the big decisions related to buying products or services.

There were some women who were working earlier but left job afterwards because of family responsibilities. Women falling in these category ware financially free before whereas afterwards they had to depend on their husband or the guardian for the financial help.

1.9. Housewives and online shopping:

Internet usage in India is shooting day by day as a result woman are also getting into it. As people are more attracted towards it, all the companies are coming up with their web page and the give so many offers also on net. It is convenient because one can shop or look for product any time they want.

Today there are so many online shopping platforms where you can do online shopping. Online shopping is becoming convenient and reachable day by day. Now people have started understanding online media and becoming loyal customers. One of the reasons behind the growing popularity of online media is its advertisement. An advertisement plays a very important role in promoting online media.

Housewives are equally involved in online media shopping as working women. After doing household works, they like spending some time watching television and surfing internet. While doing so they get exposed to various online media advertisements. Now days we find the advertisements of online media on television also. Great online shopping festivals are advertised on various media such as print and electronic media. Housewives are increasingly shopping now. Deals, discount and convenience offered by the online sites act as a motivator for online shopping. They generally shop for kitchen items, clothes, cosmetics, kids' stuff, and groceries. Today all the shopping sites has their own app which makes shopping convenient. Women can easily shop using their smart phones. Women who are at home with their kid shop online because it's convenient for them because sitting at one place they can shop and compare products. Yet there are some women who fear of shopping products online because they have doubt about the quality of product, they also think return policy of the product is very time taking.

1.10 Online Buying behavior:

Online advertising is also a form of communication and it always has a sender who posts some kind of information on the web a medium which carries the advertisement and a receiver who receives the message. All the different forms of online advertisers have different types of web interactivity. Online advertisements are available 24x7 and can be updated easily unlike any other form of advertisements.

Online buying behavior of consumer is the combination of consumer attitude, preferences, intentions and decision related to the consumer's behavior in online market when the purchasing of the product is made. Online buying behavior is also call as online shopping behavior or internet shopping behavior. As by name it is clear that it is related to the buying of products or services via internet. This form of shopping became popular after 1994 when internet service came into existence and world wide web became popular. We can also say that online buying behavior includes decision process and act of people involved in buying the product.

Consumer behavior depends upon various factors and it is difficult to find out the exact reason behind buying the product. Roughly the buying behavior of any individual depends on the emotion, preference, accessibility, affordability etc.

1.11 Online buying behavior steps:

Buying behavior plays a very important role to understand the customers' mindset and accordingly product can be designed or changes can be made. According to a very famous marketing expert named Philip Kotler buying behavior of and customer can be divided into 3 steps such as Pre purchase stage, Purchase stage and Post purchase stage.

In Pre purchase phase of online buying behavior customer do the research of the product. They search and gather all possible information about the product. They also compare the product with the other rival products available in the market. People get so many information online they go directly on the vendors site and evaluate the product. There they can find the reviews of customer but these cannot be hundred percent true. So many websites do not update them frequently it also creates a knowledge gap amongst the consumers.

In Purchase, stage customer makes up mind to buy a product after doing research. They select the product of their need, buy it online, and make the payment. People select those sites, which are reliable, and have a good reputation in online shopping category. After making the order they have to wait for 3 to 4 days but in some cases, if they are member of some plan their order can be delivered in one day also. In any of the cases, they do not get instant satisfaction when they buy the product.

In post purchase, stage the delivery of product is included. Here the customer gets their product and the can see whether they have received the exact product which they wanted. Whether they are satisfied with the condition of the product, they have received. While product out for delivery customer can track the location of the product and can confirm the delivery status of the product. In case they are not satisfied with the product, delivery policy plays a very important role. They can claim return of the product if the product is not up to mark. Return policy varies from website to website and company to company.

Netizen conducted a survey according to which it was stated that Indian citizen is the third largest credit card user in the world just after Turkey and Ireland (Achille 2008; Express India 2008). According to the same survey, South Korea comes on first number.

1.12 Online Buying decision:

Buying decision is the thought process that helps customers to identify a need, create options and selecting specific products or brands while shopping online. It is a typical decision-making process, where customer wants to gain information about the product, compares offers and perform a cost-benefit analysis before making the buying decision. There are some buying decision which are minor and some are major. Buying small budget products like groceries and daily essential goods falls under minor buying decision whereas buying expensive goods like i Phone, AC etc. comes under major buying decision. Minor buying decision involves less research before buying the product whereas major buying decision involves more research efforts before buying particular product.

1.13 Online buying decision Process:

The five stages of buying decision process are mentioned as below:

1. Problem and need recognition

This is the first step of buying decision process in which they recognize which kind of product will be able to meet their need. A need can be triggered by internal or external stimuli. Internal stimuli are generally the internal decision or the seif decision made by the respondents. E.g., If someone feels lonely, they will decide to buy a pet which will keep them engaged. External stimuli include the external stimuli such as word of mouth or the advertisements which triggers the need to buy that product. E.g., Advertisement of Air purifier which highlights its various features which helps in cleaning the air of their surroundings.

2. Information search

It is a stage where the customer search for information either internal or external before making buying decision. When the customer recalls their past experience with the product, brand or services it is termed as internal information search. On the other hand, when the customer is unaware of the product and wants to gather information about it, they refer to word of mouth promotion by family, friends or some influencer, sales person etc. and different media used for advertising then it falls under the category of external information search.

3. Evaluation of alternatives

In this process consumer evaluates all the options available in the market which fits their need and budget perfectly. Online media has made it very easy for the consumers to look for different alternatives present in the market and compare it so that they can make up a better buying decision.

4. Purchase decision

During this stage consumer has enough knowledge about the product and they become aware of the most preferred brand or product by the buyers. The final purchase decision can be disrupted by negative feedback and secondly by the unanticipated situation. If customer sees some negative feedback on the website or get it from family or friends, they change their mind to buy that product. On the other hand, they change their buying decision due to some unanticipated reasons like closing down of store or some type of financial crisis.

5. Post purchase evaluation

This is the final stage of consumer buying decision process and is concerned with the consumer's mindset after buying that product, whether they are satisfied with the product. Some companies engage their customers with post purchase experience by asking them to provide their feedback about their shopping experience and quality of the product.

1.14 Mostly purchased products online and preferred sites:

Now women are also relying and depending on online shopping due to various reasons. There are several offers available online which they do not get in the stores. There are some sites like Nykaa, Purplle etc. whose focus is women products. Women prefer buying household products related to home and kitchen appliances like furniture, apparels. According to a survey conducted by Flipkart in Hyderabad revealed that women are keen to buy furniture online. New mothers also prefer buying baby products online because it is convenient as it saves their time and money as well because they get best deals online. Housewives also preferred shopping from sites where they don't have to pay extra for delivery. In India, housewives rely on Amazon, Flipkart followed by Snapdeal and Myntra for online buying.

1.15 Factors affecting online buying amongst housewives:

The growth of online shopping is direct indicator of its popularity and it signifies that they are providing good service to the people.

1.15.1 Convenience:

People find online shopping more convenient than offline shopping because if they want to buy any product, they do not have to physically visit the store. They can entirely access the product just by sitting at home only they cannot feel the product. We have lots of choices in online shopping and in one click you can make the payment and the product will be delivered at your doorstep. One can do shopping when they are free there is no time bound in it.

1.15.2 Delivery time:

We buy anything when we are in need of that product and generally, we don't like waiting for it. Here in online shopping after placing the order the product takes few days to get delivered. But in offline shopping we can try the product on the spot and buy it. So, it is seen that when people urgently want to buy the product they prefer buying offline.

1.15.3 Quality and variety of the product:

In offline shopping, we can touch and feel the product but in online shopping we cannot feel the product physically so sometimes it becomes very difficult to judge the quality of the product. Quality matters a lot in shopping, because we are paying and we want service.

Customers get a large variety of product online because people can sell their product from all over the country. However, in offline shopping variety is limited. While shopping people want variety, they move towards the site or shop where they get more variety.

1.15.4 Online shopping experience:

It is said that experience is the best teacher; same thing is applicable here also. People will either have good or bad experience depending upon the type of treatment they got from the site. If their experience is good from the website, they will be happy and do positive publicity of the product and the online platform. In contrary if their experience

is bad, they will get disappointed and will do negative publicity amongst their circle like family members, friends, colleagues etc.

So online site should build online trust with their customers. This will be built when they will provide good service by supplying good quality product in right time.

1.15.5 Status of people:

People who are from upper middle class don't think much while doing online shopping, but the person whose income is low do comparatively less online shopping. It is also observed that busy people prefer doing online shopping, as they do not get time to go out and spend time on shopping. Those housewives who are busy in their household works and have small kid prefer buying things online because they get good deals and they can save time.

1.15.6 Offers and information:

In online shopping always there are some offers available, also they come up with various big sale like big billion-day sale, daily deals on Amazon, great India festival sale by Amazon and many others. Today there are many sites like Myntra, Jabong, Amazon gives some fashion advice also which attracts the youth.

Sometimes the information provided by the website may not be reliable, because the vendor glorifies the product to sell it.

1.15.7 Review of the product:

In offline, shopping it is hard to get the review of some particular product but in online shopping review is available for all the products. Customers can write their reviews related to the product and can give their feedback, which is very important to know. Feedback and reviews are helpful for the customers as well as the sellers. It helps customers to make up their mind to go for that product and it helps sellers to know the response of customers towards it, and accordingly they can make changes and improvement into it.

1.16 Past present and future of E-commerce in India:

Online shopping in India started in 1995 after the introduction of internet. Although online shopping in India had a very slow start because internet penetration was quite low as compared to other developed countries and secondly the people here was not aware of it and did not want to take risk of buying product without seeing it and having direct interaction with the shopkeeper. It became popular in the year 1999-2000 with the a bazee.com an auctioning site which was later on in 2005 was taken over by Ebay. The online shopping trend took a good pace after this and amazon took its first step in Indian market in 2012, but people were not able to directly buy products online rather they could only compare the price online, Amazon.in started in the year 2013. Till then many new portals came into Indian online market like Flipkart, Snapdeal, Jabong, Myntra, Nykaa, Craftsvilla, Zivami, Make my trip, Trivago and so on.

Online market is growing rapidly in India because the speed of internet has increased over a period. It is convenient cheaper and saves time. People get many offers and cash back options. Now people also opt for online platform to buy train and air tickets because they get many offers and also it saves lot of time. Today we can send gifts like chocolates, bouquet, cakes online to any part of the world.

By seeing the rising graph of online marketing, all the internet giants like Google, Microsoft, Facebook, Yahoo etc. are entering into the business of online advertising. Google launched its popular AdWords service in the year 2000. It displays advertisements on the basis of the keywords. The advertiser selects the relevant keywords which are mostly searched by the users on the internet and use them in their advertisement and content creation. The sequence of advertisements is decided on the basis of their ranking. The advertisements ranked highest will appear first and accordingly the rest of the advertisements will be placed. Google AdWords is gaining its popularity and advertisers are aggressively using this form of advertisement.

According to a report published in 2009 by comScore Google^{TM,} YahooTM and MSNTM get approximately receive 92% of global search traffic. Each of this search engine has their own marketing programs named Google Ad Word, Yahoo Search Marketing and Microsoft ad. Centre respectively. Google is the marketing giant with having 64% of search traffic alone across the globe followed by Yahoo with 21% and Microsoft with 9% shares (Eley and Tilley 2009).

Table 1:2 Evolution of online market:

Year	Website
1995-2000	Indiatimes, Yahoo, siffy, rediff
	Makemytrip, IRCTC.com, Justdial
2005	Bazee.com was acquired by bazee.com,cleartrip
2007-08	Flipkart, infibeam, Naptol,Yepme, caratLane
2010	Yebhi, gadgetsguru, myntra, iBibo, makemytrip, Yatra, craftsvills, paytm, Firstcry
2011	Sosasta.com, shopclues, Helthkart, Zivame
2012-2015	Amazon entered Indian market with Junglee, Nykaa, Limeroad, 1mg, Pharm easy, netmeds.com, Clovia, hopscotch, grofers, Lispace, Koovs, Pepperfry, Urbanladder, Urbanclap
2016	Tatacliq

Banner advertisements were the first advertisement format to appear online and today marketers have numbers of options when it comes to online advertising. Rapidly evolving internet technologies have also contributed a lot in the advancement of online advertising options. Online advertisements are playing the role of sales person who used to visit every doorstep to let people know about their product.

1.17 Size of the web advertisements

There are numerous sizes available for online advertisements. The size of online advertisements is measured in pixels. Full banner advertisement is one of the standard advertisement present online sizing 468 Pixels wide and 60 pixels high. This was the most used form of online advertisement in the past years. One of the sub types of banner advertisement is full banner advertisement which provide most horizontal space of the page which interferes less while the reader is going through the content. The size of Half banner advertisement is 234 to 60 pixels, vertical banner sizes 120 to 240 pixels.

Button advertisement size is 120x60 pixels. The size of Skyscrapers is 120x600 pixels. Pop-up and Pop-under advertisement 300x250 pixels, large pop-up ads measures 550x480 pixels. Lead board advertisements are also similar to banner advertisement and its size is 728x90 to 970x90 pixels. The size of billboard advertisement is 970x250 pixels.

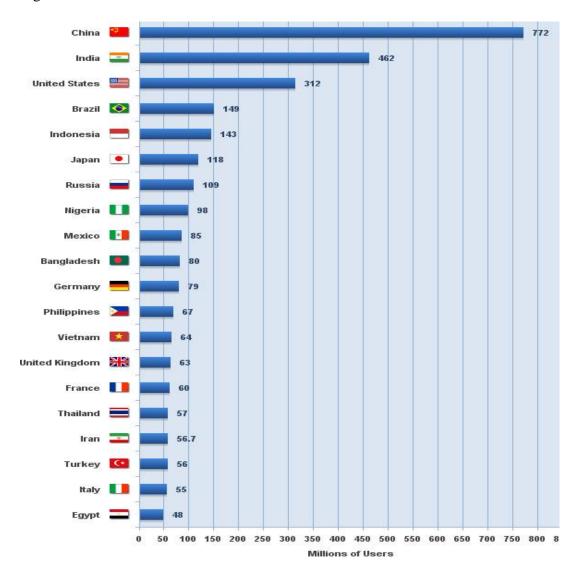
1.18 Effectiveness of Advertising

The effectiveness of advertising depends upon its content presentation and client's reaction towards the advertisement and the recall rate of that advertisement. Some advertisements create a very attractive punchline, slogan or jingle which is unique and easy to remember, this helps the brand to adhere the customers to their product. Some taglines are "Dettol be 100% sure", "Hungry Grab a snickers", "Amul the taste of India" and many more.

The effectiveness of advertisement also depends on its display, it should not irritate the customers in any manner. It should be short, simple and informative at the same time.

1.19 Countries with highest number of internet usage

Fig: 1.17



Source: Report Published in Statista December 2018.

The internet is growing very rapidly in India as result it is becoming biggest attraction for other countries to enter Indian online market. The internet penetration is very high in India, and people are adopting online shopping. It is creating opportunity for all the new companies to sell their products online and it becomes easy for them to reach the mass audience. Social networking site are also playing a very important role in promoting local business. Mobile phone device changed the whole scenario of online shopping it acted as a catalyst to increase the popularity of online shopping. This became one of the reasons behind adoption of online shopping in India. It's very convenient and easy to use for all.

1.20 Role of Smartphone in online shopping:

The sale of smartphone in India is increasing at a very high pace. Today people of all strata are capable to own a smartphone, this is possible because of the availability of smartphones at a cheap rate. Indian market is flooded with Chinese smartphones like Oppo, Vivo, Xiomi. The Chinese company smartphones are available at a very low price. India is a price sensitive market people are looking for smartphones with less price and good features. The availability of smartphones at very low rate are is allowing everyone to own a smartphone in their pocket.

After the launch of Reliance Jio in Indian market everyone can afford mobile data by pa by paying very less. The expected number of smartphone users in India had reached to 369 million by 2018. The global marketing giant like Google, Facebook, YouTube, LinkedIn are showing huge interest in Indian market. Industry leaders are assuming that m-commerce could contribute up to 70% of their total revenue.

Indian consumers have the tendency to roam from one shop to other to get better deal but today everyone is becoming busy and avoiding to go for offline shopping because various factors like traffic, limitation of time, family constrains etc. Online purchase is very convenient and consumes very less time. While online shopping people first search for the product, get the detailed information about it and then compare the same product on different websites and then thy pick up the best deal according to them and make the buying decision.

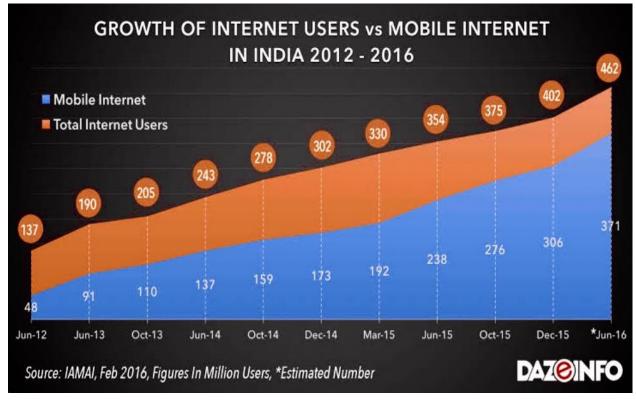
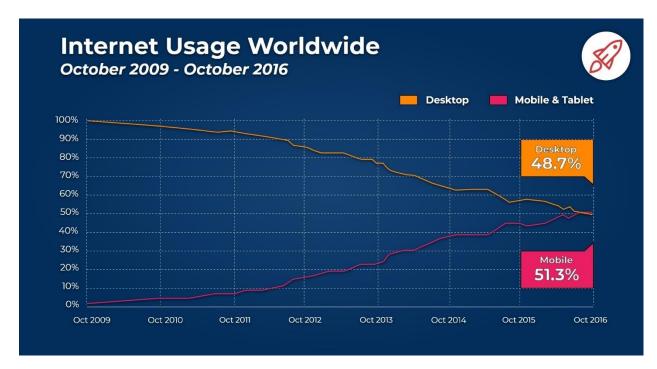


Fig: 1.19 Growth of Internet users Vs mobile Internet in India 2012-16.

Source: https://dazeinfo.com/2016/02/08/mobile-internet-users-in-india-2016smartphone-adoption-2015/d

Fig: 1.20 Internet usage worldwide 2009-16



Source: https://www.broadbandsearch.net/blog/mobile-desktop-internet-usage-statistics

1.21 Advantage and disadvantage of online shopping:

There are various advantage and disadvantage of online shopping. The whole world is moving towards online shopping on the same hand people are facing some challenges also while doing online transactions. Below mentioned are few points which covers the advantage and disadvantage of online shopping.

1.21.1 Numerous product options:

It is very easy to find different products online they can find information about anything on internet. Here they can select the product of their choice and can compare to similar products available online. Offline shopping was bit time consuming but online shopping is quick. Here the transportation cost and fuel of the people is also saved.

1.21.2 Offers and discount:

Online sites are flooded with online offers and deals. They come up with attractive offers and deals for the customers. Today people are finding online shopping very cheap and affordable. There are many people who have switched permanently to online shopping only because they get good discounts. Especially the new and expecting moms are very keen towards the offers given by the particular website, because they get the products on a very good rate. Previously people were only looking for inexpensive items online but today as the facilities are increasing and the E-retailors are coming up with different policies related to the product, this is making people comfortable in buying expensive products online.

1.21.3 Payment Gateways:

Online sites are coming up with very attractive plans of cashback and redeeming. Some websites give 100% cashback facility to the customers on booking some flight tickets or on recharging their mobile phones. Different banks also give offers to the buyers on buying the product. Some websites offer 50% cashback to the customers on their next purchase. Such kind of offers are making customers to return to their websites and shop again. They also provide coupon codes which can be used while transaction to get rebate in their final payment.

1.21.4 Easy to Compare:

It is very easy to compare products online, you don't have to go from one place to another in search of a best deal. They can go to different sites to compare their product or sometimes on the same website they get option to compare the product from other products provided by different sellers.

1.21.5 Availability:

There is no time limit in online shopping, you can do it whenever you are free whether it is day or night doesn't matter. Some people get time at night and some get in the morning, they do not have to wait for the store to open. They can easily shop for products according to their convenience irrespective of day and night.

1.21.6 Privacy:

Online shopping is open for all the kinds of products, sometimes people hesitate to buy some products publicly in such a case they prefer to buy those products online because here they are assured that their privacy will not be hampered.

1.21.7 Easy return policy:

Some websites are providing easy return policy to their products. So, when customers are not satisfied with the product, they can easily return it in given time period and can return or replace the product according to their requirement.

Disadvantages of Online shopping:

Everything has advantage and disadvantage. Despite the popularity of online shopping there are some points which cause hesitation amongst the user while shopping online.

1.21.8 Delivery Time:

When products are ordered online the customer has to wait for some day to get that product in their hand, sometimes due to some reason it takes a longer period of time which is very irritating for the customers. After making the payment also they have to wait for the product to get delivered to them.

1.21.9 Misplacing or wrong delivery of product:

Products gets misplaced by the courier services and it creates delay in the delivery of the products. When there is huge traffic on the websites during some ongoing sale or festival the websites deliver wrong product to the customers which creates in convenience.

1.21.10 Lack of Physical touch of the product:

In online shopping people cannot feel or touch the fabric or the material of the product. Some people trust the product only by touching the product so it creates inconvenience amongst the users.

1.21.11 Refund and return issue:

Some websites do not mention the refund and return policy clearly as a result when customers are not satisfied with the product and they get angry and give negative feedback of that product on their website. Every website has different return policy and in any case the return of exchange policy is time taking and irritating.

1.21.12 Shipping cost:

Some websites charge extra for shipping and platform handling fee which becomes extra burden for the customers and they switch to some other website where they don't have to pay for these extra charges. Some online portals are giving the option of free shipping but with some minimum transaction value of Rs.500 or 1000. If the shop for less they have to pay for some shipping charges.

1.21.13 Trust factor:

Trust factor plays a very important role in online shopping so it becomes the duty of the E-retailor to make the customers comfortable on their website. Customers can only see the picture or the video of the product so in this case it becomes very important for the vendors to provide detailed and clear information about the products.

1.22 Need for online shopping:

Online shopping is becoming need of today's lifestyle, because our lifestyle is becoming fast day by day and we have very less time to hop here and there for shopping. Also, people want to get best by paying less in this case online shopping is best.

India is a country where we find mixed population living in urban rural and metropolitan cities. In the urban and metropolitan cities, the lifestyle of people is very different from the rural one. Here people are very busy and occupied in their work so they prefer online shopping of all the essential goods like vegetables, groceries, appeals, electronics. They go to mall to hangout and see what is trending. Whereas in the rural areas are developing in nature and people do not get variety and quality of product in their local market in this case they opt online shopping and can get products which they want.

India is a country of vivid culture and tradition and it is very interesting to know each and every culture. Every state has some specialty like Bihar is famous for Mahbubani painting and Bhagalpur silk; Kolkata is famous for sweets and lalpaar saree, terracotta items; Rajasthan is famous for handicraft items, puppet, bandhani print, jodhpuri foot wares; Jharkhand is famous for Jharkraft; Northeast states are famous for bamboo items etc. Online shopping sites are promoting the local skills by selling these special products on their sites this is generating employment in the small towns and villages and attracting people to shop for local products. People are also interested in buying local and specialized products from different states, in this case online shopping becomes an integral link in fulfilling the requirements of people and generating employment vice versa.

Previously only working women were turning towards online shopping but today Housewives are also opting for online shopping because in cities they are living in nuclear families and they have to do all the household work and has to manage the budget in limited amount of money. As they live in nuclear family internet becomes primary source of information for them. If they have any doubt related to health, lifestyle or parenting they switch to internet (Google or YouTube) to get answer to their queries. While doing so they also get exposed to advertisements related to their area of interest. Social media is also becoming one of the famous and preferred platforms to promote online shopping because, today people are spending more time on these platforms and these are becoming easily accessible. There are so many reviews and word of mouth promotion available on social media. Here people give negative as well as positive feedback of the product which they have recently purchased.

1.23 Statement of the problem:

Mumbai and Pune are two districts of Maharashtra, which is growing rapidly; Mumbai is called the financial capital of country. Here most of the women is engaged in some kind of work they are self-dependent, but what about the women who are not working and are housewives. Do they also have the freedom as equivalent to the working women or they depend on the male members for some decisions. It is important to analyze the problem according to an academic point of view and find out the actual scenario. The research may help to study the online media buying behavior of housewives living in urban areas and how and to find out whether they are getting attracted by the online advertisements shown while surfing internet. The study also reflects the problem "why housewives are moving towards online shopping"? What are the problems they are facing while online and offline shopping? This research will give a9n idea about whether housewives are independently doing online shopping, what is their attitude

towards it, what are the factors which resist them from shopping online, and are they really paying attention to the online advertisement or they simply ignore it.

1.24 Significance of the study:

We are living in the era of digitalization; today government of India is also promoting all the citizen of our country to move online. When we surf internet, we get bombarded with so many types of advertisements, but do we really pay attention to these advertisements or we simply ignore it. Previously internet could only be accessed through the desktop computers, and then came laptop, tablets and smartphones. With the help of smartphone people remain all time online on various platforms and they get exposed to so many advertisements. This study helps to understand the buying behavior of housewives due to online advertisements.

Mumbai and Pune are taken as an area of research because no study is being done in the context of Mumbai and Pune jointly. Here we will get to know which cities amongst two are affected by online advertising. This study will give clear idea about the engagement of housewives in online shopping and their response towards the online media advertising.

Reference:

Ankur Kumar Rastogi (2010): A Study of Indian Online Consumers and their buying behaviour, International Research Journal Vol 1 Issue 10 pp:8

Armstrong, G. & Kotler, P. (2005), "Marketing an Introduction", USA: Person, New Jersy 7 Edition.

Avendus. (2013). India Mobile Internet: The Revolution has Begun. Mumbai: Avendus Capital Pvt. Ltd.

Avinash Tiwary. (2016) Know Online Advertising: All information about online advertising at one place. Zaccheus Entertainment Publications.

Avantika.M. Evolution of Digital Marketing in India, https://www.simplilearn.com/history-and-evolution-of-digital-marketing-article

Berger, A.A. (2000). Media and Communication Research Methods: An Introduction to Quantitative and Qualitative Approaches. United States of America: Sage Publications, Inc.

Bobby J. Calder and Philip K. (2010) Kellogg on Advertising and Media: The Kellogg School of Management. Wiley Publication.

Business Standard, April 25 2013, Internet users in India to triple by 2016, http://www.business-standard.com/article/technology/internet-users-in-india-to-triple-by-2016-113042500185_1.html

Census of India. (2011). Censusinfo India 2011: Houses, Household Amenities and Assets. Retrieved November 20, 2014, http://www.devinfolive.info/: http://www.devinfolive.info/censusfodashboard/website/index.php/pages/assets/total/ computer/IND

Dubinsky, A.J. & Hensel, P.J. (1984). Marketing students' attitude towards advertising: Implication of marketing education

https://www.emarketer.com/Article/Social-Media-Marketers-Facebook-Produces-Best-ROI/1013918 (2016)

Guha, S. (2013). The Changing Perception and buying behaviour of Women Consumer in Urban India. Journal of Business and Management, 11(6), 34-39.

Josiane Chriqui Feigon. (2009). Smart Selling on Phone and Online: Inside sales that get result. AMACOM Publishing.

Jongeun Kim (1996). Understanding consumers online, Shopping and Purchasing behaviour. Kon Kuk University Seoul, Korea.

Kannan, P.K.; Li Hongsuang "Alice" (2017). "Digital Marketing a Framework, Review and research agenda". International Journal of Research in Marketing. 34 (1) 22-45

Manchanda, P., Dube, J.P.,Goh, K.Y., & Chintagunta, P.K. (2006). "The Effect of Banner Advertising on Internet Purchasing". Journal of Market Research, 43(February), 98-108.

Raman, N.V, & Leekenby, J.D. (1998). Factors Affecting Consumer's web as visits. European Journal of Marketing, 32(7/8), 737-748.

Roee G. (2017). "8 Types of Online Advertising You Need to Know". https://www.perion.com/blog/8-types-online-advertising-need-know/

CHAPTER 2

Literature review

2.1. Introduction:

Research is incomplete without literature review, because it lets us know what and how much work is done in particular area. This is how the researcher will get an idea about the lacuna and accordingly the research work will be planned. This chapter will basically discuss about the studies done by the previous researcher on online media buying, consumer behavior and online media buying and behavior of housewife towards it. There will be discussion on theoretical and practical aspects of the same.

Literature review helps us to find out the research gap and how the present topic will highlight the problem. Each research talks about what has been done before and what has been left untouched by the researcher which can be carried forward by the present research. It helps in understanding the main objectives of the research and ultimately finalizing the methodology of the research.

Online shopping in India is growing day by day, now it is not untouched by any group of society be it youth, adults, old, working women, house wife everyone is involved in it. Online shopping is becoming a way of life for many people and it is expected to touch 175 million shoppers in 2020 (report published in The Hindu business). According to a study conducted by Forrester research, India is the fastest growing e-commerce market in the world.

So many studies have been done on online buying but very less on buying decision of housewife. Mobile phone has increased the rate of online shopping. Today smart phones are easily affordable by everyone irrespective of the fact that they are working or not. Smartphone boom can be easily seen amongst women, they like being online and post their stories on internet. While using social networking sites they get exposed to so many advertisements.

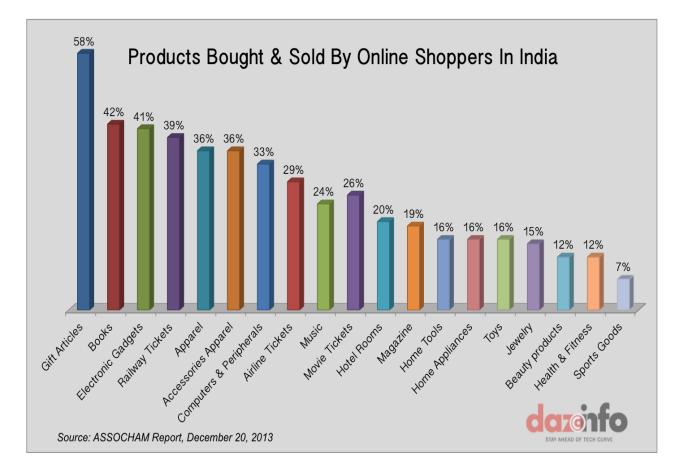


Fig 2.1 Products brought and sold by online shoppers in India

Source: <u>https://dazeinfo.com/2014/01/01/e-commerce-market-india-worth-16-billion-</u> 2013-56-billion-2023/

A survey was done by ASSOCHAM revealed that e-commerce market in India is estimated to be worth \$16 billion in 2013 and is expected to touch \$56 billion by 2023. It also came forward that Mumbai leads the other cities like Delhi, Chennai, Bangalore and Kolkata.

Young generation's interest in internet has emerged as a driving force behind the increase in the e-commerce in India. Near about 90% of the online shoppers belong to the age group of 18-35 years, 8% fall in the category of 36 to 45 age group.

People switch to online media for research also, around 30 % of people who do offline shopping do research about the product on the online platform, make their buying decision and buy the product. 25% people are still hesitant in sharing financial information to the website, 20% people are not convinced by the shipping cost and

avoid shopping products online and 15 % people are worried about the condition of the products and its handling by the courier services.

According to a comScore report three out of every five people are involved in online shopping, this is attracting world market to invest in India. This is also creating many more opportunities for researchers to study the market and attitude of the consumers.

This research is carried forward to study the mindset of housewives, because this is least explored field by the researcher. More importantly the study will help to find out the online buying behavior of housewives, their experience, satisfaction, and attitude towards online media advertising.

2.2. Review of related studies:

E-commerce is promoting online buying amongst the people. It is used for buying and selling of products online without physical contact with the either of them. There are so many companies which operate on internet. There are so many traditional companies which are now heading towards this fastest growing network. Customers have lots of options online as compared to offline stores. This is the reason consumer behavior of people are changing by time and they are becoming more comfortable towards social media.

In India internet buying is growing rapidly. Previously Smartphone and internet were used and owned by selected class of people but now it is reaching out the lower middleclass section of the society as well. After the liberalization of trade many foreign countries have entered the Indian market and online media is becoming one of the preferred platforms to showcase their product and reach out the target audience worldwide.

2.2.1. Advertising and consumer behavior:

The Indian consumer behavior is changing rapidly and people are moving towards online media because they get all sorts of information online. The main aim of any firm is to reach the correct target audience and this can happen only when they will understand their target audience well. The aim of the marketers is to develop an accurate profile which will attract more and more customers towards their brand. In many studies it was observed that payment options, credit card security, buying without seeing the item physically, personal information are considered to be the main concern for online shoppers (Bellman et al., 1999; Bhatnagar et al., 2000).

The opinion towards online shopping is not only affected by the usefulness of the product and its service but also by some external factors like the previous online shopping experience, characteristics of the product and faith in online shopping Bobbitt et al

There are so many factors such as social pressure and lifestyle influence the buying behavior of the customers online Ajzen (1991) and Orapin (2009).

The internet is becoming the most important and quick source of information because of its rich wealth of information. The consumer shopping on net may change the way consumers searching for the information to take benefit of certain characteristics of online media (Peterson and Meriono,2003)

Advertising plays a very important role of a tool which creates awareness in the minds of the targeted audience. Advertising done from any medium influences the audience, but online advertising at this moment is becoming one of the best media of advertising because of its vast reach to the audience. Online advertising is influencing the behavior, lifestyle, attitude and in the long run it can influence the culture also (Latif and Abideen 2011).

Advertising is considered to be a business activity that employs creativity and persuasive communication in mass media to reach the needs of the people and to provide social and economic welfare (Cohen 1998).

The presentation and layout of website also plays a significant role in increasing the traffic and attracting the target audience. A study was done on the effect of search engine, presentation of that website and navigation structure of the site (Goldsmith and Limayem et al. (2000).

Suryandari, R.T and Paswan, A.K(2014) did a study and investigated that how the various elements of consumer service affect the consumer behavior for shopping different product categories while shopping online and offline. The offers and further apathy associated with online stores harm the offline shopping.

Jansen B J et al. (2009) Communication over the internet or social networking sites influence the perception of brand and buying behavior. This is the reason people are using more trusted online and offline source of information

Engle, Miniard & Blackwell (1995) stated that behavioral intentions are subjective judgments regarding the behavior of customers in the future. Arndt (1967) and Godes & Mayzlin D (2003) stated that customers like to have word of mouth information about the product before buying it.

Smith et al. (2005) stated that referrals and recommendation also impacts the buying behavior, before buying any product they like to collect information from their known ones regarding its performance.

Payal Upadhayay and Jasvindar Kaur did a study on the "Analysis of online shopping Behaviour of customer in Kota city". In the study they found that people seek for clear information about the product and services. They also search for the security, delivery time, convenience and all the important factors of online shopping. The people who are new to online shopping opt for cash on delivery as the safest mode of payment as they have to pay when they receive the product. Second preferred option is credit card and the last is online banking. Online shoppers used internet to book tickets and buying apparels was the least preferred option.

2.2.2. Factors affecting consumer buying behavior:

There are various factors which affect the buying behavior of people online. There are so many studies done on this regard to find out the most important factor which affects online buying behavior. There are different types of customers and they are from different background as well, each one of them has their own preferences and priorities. There are some people who look for the content of the website some look for the payment options and offers provided to them. Feedback is one of the important factors which is attracting more and more customers towards online shopping. Here they can closely compare their product with other similar products as well as they get to see the rating of the product based on the reviews provided by the customers who have already used that product. Background of customers: Bellmen and colleagues (1999) in their research stated that online customers are relatively younger and educated. Demographic of customer plays a very important role in online buying behavior.

Content and nature of the website: Mc Knight (2002) Good organized content and proper interface design attracts customers. It makes easy for the customers to make buying decision.

Bellman, Lohse and Johnson (1999) did a research on the "Prediction of online buying behaviour". For this they conducted a research and studies the demographics, attitude and personal characteristics towards online shopping. In their study they found that people who are fully occupied or busy indulge more in online shopping to save their time.

24x7 support in online shopping: Awad (2012, Chaffey 2013) Customer can buy any product anywhere any time there is no closing and opening time in online shopping. They can make the buying as per their convenience.

Facility to compare: Bakos(1997) in his research concluded that It is easy for customers to compare products online. At a time, they can compare one product at different sites and can get best price for the product.

Feedback and communication: Chaffey (2013), Schneider (2012) stated that customers can get feedback and customer care support, through this it becomes easy to get information about the product. Through different platforms like live chat rooms, blogs, social network etc. customer can discuss opinion about the product.

Lusch and Lusch (1987) Stated that in online shopping environment there are four factors which affect the online buying behavior in the customers they are summarized as; inseparability, heterogeneity, perishibility and intangibility.

Maigan and Lukas (1997) made a study on consumer's perception towards online shopping and found that online shopping involves more risk than offline shopping. Customers do not want to share their credit card information to the sites as they think it is not the safe mode, and this becomes the biggest obstacle in online shopping.

2.2.3. Women online buying behavior:

There are very less studies done in India on women buying behavior. In India now housewives are also getting attracted and used to of online shopping, the shopping class of women can be divided into- utilitarian shopper, these types of women have some purpose behind shopping they plan and thing before buying, second category of women is window shoppers do not get involved in impulsive buying they also think before buying and they simply enjoy the visual treat in shopping malls or online stores. Third type of women are economic shoppers, these types of buyers are concerned about the budget they are more towards price of the product, they shop the product which is good but at the same time have less price as compared to other products available in the market.

Westbrook and black (1985) stated that when customers do online shopping they are motivated by several needs like, purchase needs experimental needs or it may be combination of both the needs.

Kolesar and Galbreath (2000) in his study come to a conclusion that online shopping is not up to mark in satisfying the needs of the customers as it lacks personal attraction between the customer and the seller.

Solomon (2011) in this study it was stated that blogs pay a very important role in making buying decision. The blogs which are written from unbiased point of view tend to put more impact on women who wants to buy that product.

Women are considered to be more particular in shopping as compared to men (Eastlick and Feinberg, 1994) because they make frequent and better decisions with a good strategy (Alreck & Settle, 2002).

Varma and Agrawal (2014) did a study on the housewives on western suburbs of Mumbai and found that for them online shopping is both utilitarian and hedonic experience and also, they do it in their leisure time to overcome their boredom. They prefer online shopping because they can buy without leaving home and is less stressful for them.

2.2.4. Online buying and social media:

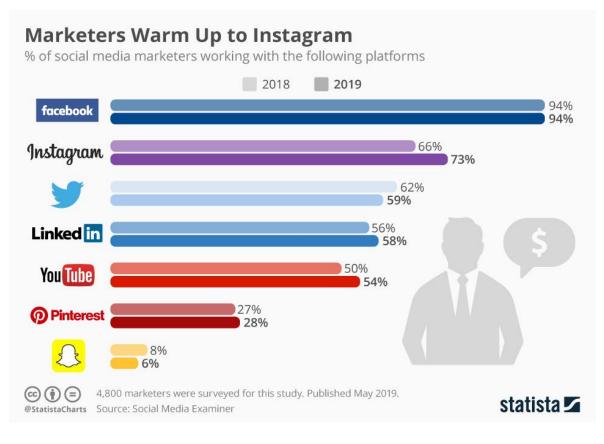


Fig 2.2 Showing the use of social media for marketing by different social media platforms.

Source: https://www.statista.com/chart/9800/social-media-platforms-used-bymarketers/

Today mostly all the people living in urban areas have social media account on at least two platforms. They get various types of information with the help of social media. It has become a best platform to rely on for information and entertainment. Social media is also growing as a shopping platform because it is cheap medium to advertise any product or services. All the brands no matter big or small have social media page where they keep on posting all the latest updates about their product.

Kaplan and Haenlein (2010) Social networking sites are the application which promotes the user to interact between each other by creating personal information profiles, inviting friends and colleagues who can access their profile and can send message to each other. Cheung et al (2007) in his study found out that online recommendation of products leaves an impact on the customers; it increases the purchase of that product.

Arndt and Godes & Mayzlin stated that consumer seek for word-of-mouth reviews before buying any product online

Suryandari, R.T & Paswan, A.K made a study on how various elements of customer service affect the behavior of customer doing offline or online shopping, in this study he found out that people are more interested in shopping on online stores and offline presence of online stores were neglected.

Robertson, Zielinski and ward (1984) purchase decision of any product is followed by consumer's opinion about particular product or service. The main difference between men and women shopping online buying behavior is the emotion women always look for trust and convenience while making online buying decisions.

Jackson (2001) it was noted in this study that difference between men and women online shopping is disappearing day by day. Young men and women use internet equally the only difference is they use it differently and this may influence the buying behavior.

Chaffey, Ellis-Chadwick, Johnston and Mayer (2006, 387) stated that blogs are regularly published web pages which give regular information about the product or service. There are feedbacks and comments included in it which helps the customers to make their buying decisions.

Forbes magazine (2011) There are so many social media platforms available today like Facebook, YouTube, Myspace etc. these have a huge impact on buying decision of customers. They find valuable information on these sites and also, they can bargain and get best price for the products. Due to increase in online customers companies are concentrating on these social media platforms.

Sharma and Rehman (2012) did a research to study the impact of social media on consumers and came to know that social media marks a deep impact on the consumers buying behaviour and decision making. Consumer get many detailed information about the product and services through the social media. They also get the advertisement of their interest so the advertisement received on social media are direct and targeted and people pay more attention to it.

2.2.5. Advertising in creating awareness:

Advertising plays a very important role in creating awareness in the society, it creates awareness of the brand and also let people know about different new products available in the market. The first step of brand building is considered to be creating awareness of the brand to the mass audience. It is done by increasing the recall rate of the product or service.

Online advertising is used by both Private and public sector to create awareness and to inform people about their offerings. Government is also using advertising when they have to disseminate information to mass audience. Online advertising is quick and cheap and has high penetration rate.

The advertiser come up with attractive slogans and punchline and jingles and when people get exposed to it, they grasp it very quickly.

Gallup (1974) studies how advertising works and he found that advertising done through mass media is only effective and inexpensive way to bring the product into notice of the mass audience.

Keiser (1975) made a study on awareness of brands and slogans on high school students in Ohio. In this study it was observed that brand and slogan awareness was directly dependent on the age. It was also noted that brand and slogan awareness proved more satisfying among adolescents and upper social class who spend time in reading newspaper and magazines.

Ehrenberg (1974) conducted study on representative advertising and consumers. In this study it was stated that advertising played a very important role in creating awareness, interest, desire and purchase of the consumption goods. It was also noted that a good advertising also created the demand for various products.

Grainbosis and Particia (1976) the study was done on the good consumer-ship in purchasing household goods and items. It was noted in the study that good consumership was based on relatively high measures of information including motivational and print media. It was further concluded that consumers looked for predictive accuracy which was found to be greater when more stores were visited and more discussion had occurred with friends and neighbors.

2.2.6. Effect of advertising on consumer purchase:

Advertising is becoming one of the integral parts for the business sector, they cannot imagine their existence without advertising. One need to invest constantly and creatively in advertising otherwise their business may fail. There are many example Infront of us where the business failed only because of poor advertising campaign, and we have also seen the rise in the business of product by better advertising message.

To make a good advertisement the creative department need to do a very good market research as it will help them to understand the requirement of the people and accordingly, they will frame message for them.

Buzzell and wirsema (1981) Stated that advertising leads to increase in the sales of goods and services but to some extent. A constant investment in advertising is required to increase the sales. It was also noted that culture and competition bring in saturation limits and after this any kind and amount of advertising fails to increase the sales of the product.

Pangotra (1981) studied the factors which affect the purchase of household goods by rural and urban customers. In the study it was observed that economic, socio-psychological, market opportunity and advertisements were the main factors which affected the shopping habit of urban families buying behavior than on families living in rural areas.

Kang (1982) made an investigation on the consumer behavior of rural and urban families for durable house hold goods in Ludhiana city. Results showed that newspaper influenced greater percentage of both rural and urban respondents followed by TV and radio; few of the respondents were affected by wall or outdoor advertisements.

Mann (1987) did a study on the purchase behavior of urban and rural consumers for food items and durable goods. He found in his study that the factors which affected the buying behavior of rural and customers were the socio-psychological followed by sources of information, socio personal factors, place of buying, economic opportunity and economy. Urban respondents were influenced by the factors in order of importance as source of information, place of buying, economic opportunity and economy.

Korgaonkar and Wolin (2002) made a study on the differences between heavy medium and light web user and found that the heavier user holds stronger belief towards the attitude of web advertising which in return lead to stronger purchase intention.

Kotwal (2008) Major goal of advertising is to gain attention of mass audience; second important point of online advertising is ability to measure all the statics. There are so many ways through online advertising is done and also there are so many ways through which the analysis of advertisements is done. These new improved tools make lot easier and more comfortable to measure and optimize online advertising campaigns and calculation of return on investment becomes very easy to calculate.

Kotler (2004) There are multiple factors which affect the buying behavior of any consumer, but among them economic status. Belief and values, personality, age and education are most important factors.

Gupta Surender (2013) In his study stated that although online advertising has increased rapidly in last half decade, people find e-shopping more convenient and time saving medium of shopping, but there is a scope of improvement in few things like the delivery pattern and the payment security.

2.2.7. Attitude towards online advertisements:

A good advertisement should be attention seeking and appealing. It should be designed in such a way that it becomes easy fort the audience to relate with the message. Sometimes advertisement becomes annoying, people start ignoring it, in that case the advertiser should use creative ways to convey their message. It becomes very important to decide the target audience and do minute study on their behaviour.

Tsang and Tae (2005) with the help of online advertising, advertiser get a medium to communicate with the customers. It helps them to collect information and they can convey the message in most creative way. Some advertisement messages pop up in most creative way with animation in place of simple texts. It captures the attention of the people and surprise and excites them which increase their exposure with the advertisements.

Abd Aziz et al. (2008) as the technical advancement have increased the exposure of people towards internet. This creates a maximum possibility of the people to get exposed to the internet advertisements. This is the reason marketers are grabbing this

opportunity and focusing more on the online advertisements. This new and highly accessed platform gives them opportunity to promote their product goods and services and increase the future sales of the product.

MacKenzie and Lutz, (1989) the attitude of customers can be influenced by various factors such as, credibility, information, materialism and pleasure. Credibility and trust are one of the most important things which play a very important role in forming the opinion towards any product. Online advertising information is a valuable source of information which adds value to the product and can attract more and more information.

Bruner and Kumar, (2000); Schlosser et al., (1999) attitude influences the behavior of people in exposure to online advertisements, liking and purchasing intentions. It can be said that it is direct human reflection towards the online media advertising, which in turn helps in the creation of content and format of advertisements.

Chiu (2008) in his study stated that photographic image plays a very important role in attracting the customers. It makes any advertisement more persuasive and illustrative which make the customers to view the online advertisements. In addition to this expert view on the product should also be analyzed which will increase the trust of customers towards that product.

2.2.8. Advertising as a source of information:

Advertising provides information to the people, it let people understand the brand better. Advertising plays as a bridge between the brand and the people. They frame their message in a very illustrative way with the help of graphs, images and graphics so that it becomes easy for the common people to understand it.

Rubin (2002) stated that advertising plays a very important role in providing information to the mass people. It is a source through which people get the complete information about the company and product. After seeing the advertisements people make up their mind to buy or not to buy the product.

Abdul Azeen and Zia Ul-Haqu (2012) they stated that the quality and level of information which is provided in any advertisement is most important factor which creates the opinion of the people towards the company and its product. So, it is very important while delivering the information through the advertisement, company should

make sure that the information is disseminated properly and there is no error or exaggeration in it.

Siau and Shen (2003) made a statement that information in online advertisement has to be valuable and credible. The advertisement should consist of different types of illustration graphs and quantitative information so that consumer could understand and get a complete idea of product and offering at a glance. This will save the time of the consumer and make the information more accurate which will attract more and more customers towards the brand.

Kwek et al (2010) in his study he said that buyers need information about company, product and its service, whenever they make buying decision. In this case an informative advertisement plays a very important role in providing all sorts of information to them. This means that information helps them to distinguish that product from other similar product available in the market.

2.2.9. Online advertising and informational response:

When the advertisement is informative it becomes easy for people to understand the brand and they build a connect and relationship with the product. When the consumer gets influenced by the advertisement process is called informational response.

Vakratsas and Ambler (1999) argued that any kind of advertisement is considered to be good when it influences customer in some or the other way. Advertisement creates awareness as well as it also helps people to recall any product, it also changes their attitude and persuades them to buy that product. The process of consumer influencing by advertisement is called informational response.

Belch and Belch (2011) defined information response as interpretation of incoming information or stimulus to make a response. Because of response process consumer goes on responding to the online advertisements to which they are exposed to. The AIDA theory (awareness, interest, desire and action theory) of advertising was used to the component of information response.

Rawal (2013) response or action is when online advertisements lead consumers towards buying the product. When people are aware towards online advertisements, they get mere connected to it and likely to form a bond and linkage with that product

2.2.10. Study done on E-commerce in India and abroad:

E-Commerce is spreading rapidly in India and abroad, it has totally transformed the way of business so it becomes a very important topic of research. It becomes very important to understand the present scenario and the future of online advertising.

Nisha Chanana and Sangeeta Goele (2012) under the research titled "Future of Ecommerce in India" studied the future of e-commerce in India and its future prospects. There were several points which came out during the study. The study also stated that in coming future the e-commerce marketing is going to increase.

Abhijeet Mitra (2013) made a study on "E-commerce in India- A review". In the study he made attempt to study the present status and facilitators of E-commerce in India. It was found out in the study that the no of E-commerce companies is increasing day by day. Today all famous sores are looking for this option. The study also stated that retailers are shifting towards online media to save their advertising revenue also, directly they are targeting the customers through online media advertising, this way they are saving money and time both.

Werther H and Ricci F (2004) in his study stated that e-commerce in tour and travel sector is increasing rapidly, with having both B2B and B2C applications. This technology has drastically changed the way of business; online sites are becoming more popular amongst the customers and are creating a tough competition against the traditional way of business. E-commerce sites are coming up with several attractive facilities which are pulling customers towards it; they can compare deals and rates of different sites at a glance. Here they can go through the reviews given by the customers to make up their mind to go for it. In online media they can check the pictures and facilities arranged by the company.

Venkata Ramana Rao (2017) in his study on "E-commerce: A study on consumer awareness in the cities of Andhra Pradesh" stated that 45% of consumers who are aware about E-commerce is from urban areas. He further stated that E-commerce has several advantages over traditional form of business because it is more informative, economic and less time taking. E-commerce is expanding rapidly and has created a border less world. All this has been possible because of internet, every product or service of requirement can be made available just by a click of mouse. Internet is the greatest invention and time saving and convenient tool for business.

Abbas Nathier Albarq (2006) did a study on the topic "Intention of online shopping among university student in Jordan" and found out that internet is growing with a full swing every year and online buying is welcomed by consumers in different countries. Online commerce through internet is gaining full attention in Jordn.

2.2.11 Online Consumer Buying Behaviour:

After seeing the growth of internet and its popularity it has become one of the important topics for research amongst the researcher. Everyday this market is growing and coming up with new features and possibilities for the buyer and the seller both. So, it becomes very important to deeply study this topic and understand its various concepts.

Understanding online consumer behaviour is very important and helps the online retailers to anticipate and comprehend the online purchase decision.

Zhao and Kulkarni (2006) in their study the stated that there is very thin line between the traditional buying behaviour and online buying behaviour. They said that online shopping depends upon the profile of the online shop (website), Profile of consumer and credibility of that website.

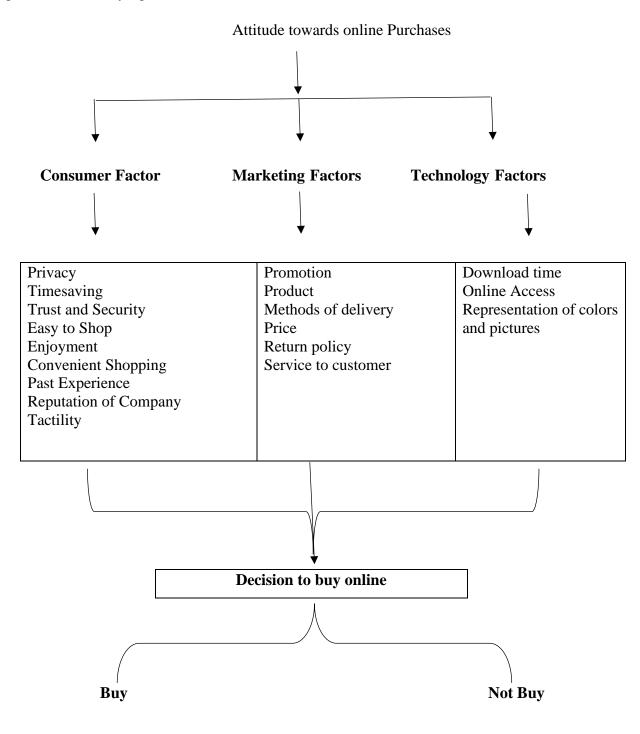
Hooda and Aggrawal (2012) did a study to find Model of intention, adoption and continuance which was specially developed to study of online consumer behaviour. In the study it was found that the customers who are satisfied with the website and the service provided they will stick to that website; a trust and satisfaction will build up between the customer and the service provider. Environment also plays a very important for online shopping because if the speed of internet is not good and the system (laptop or smartphone) is not in good condition, in absence of these supportive culture it may not be possible for the technology to replace the relationship between the enterprise and customer.

Liao and Cheung (2001) in their study found that online shopping gets affected by the education level of the customer and knowledge to handle the gadgets through they are surfing the internet.

Bhavan (2011) did a study to understand the behaviour of online buyers and found that online buyers prefer the websites which provide detailed information of the product, which are user-friendly, having safe transaction options, are up to International Market Standard, are reliable and responding and have good delivery system.

Kim (2004) On the basis of previous work done on online buying behaviour and attitude of consumer he developed a model. This model has covered various factors which affect the attitude of customer while doing online shopping.

Fig: 2.2 Internet Buying Behaviour Model



2.2.12 Advertising and economic development

Advertising is becoming a major industry It supports our core principle which supports any nation to grow, it is a lifeblood for any business. Advertising provides vital information about the product and its offerings and helps the people to understand it and promotes it to use the product. It helps the economy to function smoothly and develops a healthy completion with the products available in the market. A study conducted in 2005 by a financial analysis firm named Global insight in US demonstrated that advertising helps to generate more than \$5.2 trillion in sale and economic activity annually.

Advertising provides valuable information to the buyers about their product and services, and display the USP of the product which helps them to understand how their product is different from its competitor. It is observed that with more detailed information about the product consumer often end up buying additional products and services. Consumers spending determines the future of economy, advertising motivates people to spend more.

Wang et al. (2009) concluded his study by saying "advertising is good for economy". It also generates employment and positive attitude amongst the customers.

Bauer and Greyser (1968) in their study found that over 70% of their sample believed that advertising increases that standard of living of people. It informs people about the new and good products available in the market and highlight its positive points and people get persuaded and buy the product. They get information about newly launched gadgets and make them understand how it can change their life and save time. There are any dedicated channels on the television which is 24X7 showing the advertisement with the demo of the product.

Murthy. A, (2006) The researcher in his thesis stated that people understand that advertising id the need of time. We cannot ignore or isolate ourselves from advertisement, we are surrounded from it every time. It has become part of our social, economic, cultural and business environment. Advertising is also the indicator of human progress and civilization. It has played a very important role in changing our lifestyle to a greater extent.

Books Referred:

Ramanuj Majumdar (2009)

In this book he focused to study the buying behaviour of customers, why do customer repeatedly purchase a particular brand or in some case why the switch to some other product. The author has a rich experience in marketing and he tries very nicely to provide insight into some interesting questions related to marketing. He has divided book into six parts.

Part I- Importance of consumer behaviour.

Part II- Highlights of different aspects of consumer psychology.

Part III- Consumer behaviour in their social and cultural settings.

Part IV- Consumer decision making, the purchase stages.

Part V- Diversity of Indian Market.

Part VI- Emerging patterns of consumer behaviour.

B.N Ahuja (2006)

A book by B.N Ahuja and S.S Chhabra, Surjeet Publication New Delhi. It is important to bring out changes in the advertising to meet the changing ethical concepts. The change in the advertising has effect on the economic status. This book talks about the ethical standards of advertising. It is also mentioned that the ethical standards of advertising changes in common with the theoretical standard changes as the view of the society also changes accordingly.

Jaishri Jethwaney and Shruti Jain (2012)

Advertising Management book which is based on advertising management, case studies, advertising examples and many more aspects of advertising. This book provides in-depth knowledge of advertising and promotions, media strategy and planning and agency relationship.

This includes important chapters of advertising like consumer behaviour, advertising research, Advertising agencies, creative strategies. I also cover the structure, management, advertising laws and ethics, advertising in rural and global context and

classification of advertising. It focuses on all the important channels of marketing communication.

Iqubal S. Sachdeva (2012)

It is a comprehensive textbook designed for the students of mass communication, corporate communication and public relations. The author of this book is the former secretary of Public Relations Society of India. He is having three decades of industry experience.

This book has very nicely covered the topics like IMC (Integrated Marketing Communication), Marketing and PR, CSR (corporate Social Responsibility), Corporate advertising.

The book is divided into five parts as follows:

Part I- Fundamental and Emergence

Part II Process and Practice

Part III- Skills

Part IV- Applications

Part V- Support service

P.L Bhandarkar and T.S Wilkinson (2015)

Methodology and Techniques of Social Research is a book fully dedicated for the research students. It elaborates all the steps of research form selection of problem, research process, data collection, scaling techniques, sampling techniques, social research and values and many more topics related to research.

Subhas Malviya (1990)

This book is comprehensive study of advertising and accessing its role in the competitive world we live in; it deals with the advertising and various promotion study. It explains the role of media and the advertising agencies in the promotion of the product. Advertising plays a very important role in changing the opinion and view point of the people, it has brought an immense change in way consumers perceive and buy products.

Philip Kotler (2017)

Moving from traditional to digital, Wiley publication: A book on importance of digital media and message. As the lifestyle of people are getting sophisticated and foreign customers have let to change advertising and make it sophisticated so that it may meet up the requirement of the target audience. Moving from digital to traditional is mech needed change for the coming generation. This book gives insight to navigate the increasingly connected world and changing customers attitude. The aim of the marketer is to reach more target audience in much more effective way. Today customers are very busy they don't have much time to go through the details of the advertisement so it becomes very important for the advertising message to be short and appealing. This book gives an idea to reach the customers in more effectively than ever before.

Marshal McLuhan (2018)

Understanding media, a book by Marshal McLuhan (Routledge Publication) talks about the subject of media management has been touched from media related issues that are not necessarily advocated in the study of organization namely political economy, communication, journalism and media economics. There are many theories used to do media research which helps them to understand it in better manner. This book mainly talks about the theoretical approach of media management.

Virbala Agrawal (2012)

Handbook of Journalism and Mass Communication is a book designed to understand the details of communication and its theories in a very simple manner. A sudden advancement in the communication technology has made it very important for the researcher and the scholar to know the audience and importance of message in better way.

This book has kept in mind the recent trends in communication aiming to help individuals to gain deeper knowledge of things related to journalism and mass communication. It covers the important topics like; media management, electronic media, PR and advertising, theories of communication.

2.3 Summary:

From Literature review it can be summarized as, buying decision of consumer gets directly affected by different types online advertising. Advertising also creates awareness among customers. There are many private as well as government organizations which are taking help of online media platform to convey their message and to inform the mass audience. Today the advertising trend is shifting towards online media because it is more targeted and quick means to reach the customers. In this chapter review of various studies done on advertising and online media are done and in the next chapter methodology of the research will be discussed which will fulfill the research gap.

Reference:

Abd Aziz, N., Mohd Yasin, N., & Syed A. Kadir, B. S. L. (2008). Web advertising beliefs and attitude: Internet users' view. The Business Review, Cambidge, 9(2), 337.

Abhijit Mitra "E-Commerce in India-A review", International Journal of Marketing, Financial services and Management Research, 2013.

Arndt, J. (1967). Word of Mouth Advertising: A review of the Literature. New York: The Advertising Research Foundation Inc.

Ajzen, I., 1991. The Theory of Planned Behavior. Organizational Behavior and Human Decision Processes, 179 - 211.

Alreck, P., Settle, R. B. (2002). Gender effects on Internet, catalogue and store shopping. The Journal of Database Marketing,9(2), 150-162

Abdul Azeem & Zia ul Haq. (2012). Perception towards internet advertising: a study with reference to three different demographic groups. Global Business and Management Research: An International Journal, 4(1), 28-45.

Abbas Nathier Albarq , 2006, Intention to Shop Online among University Students in Jordan - Consumer behavior 40-63

Arndt, J. (1967). Word of Mouth Advertising: A review of the Literature. New York: The Advertising Research Foundation Inc

Awad, E. M. (2012). Electronic Commerce – From Vision to Fulfillment (3rd ed.). New Delhi, India: PHI Learning Private Limited.

Bakos, J. (1997). Reducing Buyer Search Costs: Implications for Electronic Marketplaces. Management Science, 43(12), 1676–1692.

Bobbitt, L.M. and Dabholkar, P.A. (2001), "Integrating attitudinal theories to understand and predict use of technology based self-service: the internet as an illustration", International Journal of Service Industry Management, Vol. 12 No. 5, 423-50.

Bhatnagar, A., Misra, S., Rao, H. R. (2000). On risk, convenience, and Internet shopping behavior. Communications of the ACM,43(11), 98-105.

Bellman, S., Lohse, G., and Johnson, E. "Predictors of online buying behavior," Communications of the ACM (42:12), 1999, pp. 32-38.

Belch, G. E. & Belch, M. A. (2011). Advertising and Promotion: An Integrated Marketing Communications Perspective (9th ed.). New York: McGraw Hill Higher Education

Bruner, G. C., & Kumar, A. (2000). Web commercials and advertising hierarchy of effects. Journal of Advertising Research, 40(1/2), 35-44.

Buzzell, R. D., & Wiersema. F D. (1981) Successful share-building strategies. Harvard Business Review, 59(1), 135-144

Cohen D. (1988), "Advertising", Longman Higher Education

Chaffey, D. (2013). E-Business and E-Commerce Management: Strategy, Implementation and Practice (5th ed.). New Delhi, India: Pearson Education Limited.

Chaffey, D.; Ellis-Chadwick, F.; Johnston, K. and Mayer, R. (2006). Internet Marketing. Strategy, Implementation and Practice. Third edition. Essex: Prentice Hall and Financial Times.

Chiu, H. C., Hsieh, Y. C. and Wang, M. C. 2008. How to Encourage Customers to use online advertisements. Journal of Business Ethics, 80, 583-595.

Cheung, M., Anitsal, M.M. and Anitsal, I. (2007), 'Revisiting Word-of-Mount Communications: A Cross-National Exploration', Journal of Marketing Theory and Practice, vol. 15 (3), pp. 235–249

Eastlick, M. A., & Feinberg, R. A. (1994). Gender differences in mail catalog patronage motives. Journal of Direct Marketing,8(2), 37-44.

Engel, J. F., Blackwell, R. D., & Miniard, P. W. (2004). Consumer Behavior (9 ed.): Mike Roche.

Engel, J., Blackwell, R., & Miniard, P. (1995). Consumer Behaviour. New York: The Dryden Press.

Godes, D. & Mayzlin, D. (2003). Using Online Conversations to Study Word of Mouth Communication, (August). Goldsmith, R., Stith, M. & White, J. (1987). Race and sex differences in self- identified innovativeness and opinion leadership. Journal of Retailing, 65(4), 411-425.

Jansen, B. J., Zhang, M., Sobel, K. & Chowdury, A. (2009). Twitter Power: Tweets as Electronic Word of Mouth. Journal of the American Society for Information Science, 60(11), 2169-2188. doi :10.1002/asi

Kotwal N, Gupta, N & Devi, A (2008), Impact of TV advertisements on buying pattern of adolescent girls, Journal of Social sciences, vol. 16 no. 1

Korgaonkar, P. and Wolin, L.D., (2002), Web usage, advertising, and shopping: relationship patterns. Internet Research: Electronic Networking Applications and Policy, 12: 191-204.

Kotler, P, 2004, Marketing management, 11th international edition, Prentice-hall pp 706.

Kwek, C. L., Tan, H. P., & Lau, T. C. (2010). The determinants of consumers' attitude towards advertising. Canadian Social Science, 6, 114-126.

McKnight. D. V. C. (2002). The impact of initial consumer trust on intentions to transact with a web site: A trust building model. Journal of Strategic Information Systems, 297-323

Maigan and Lukas (1997). Factors affecting female's perception towards the usage of electronic payment system, Journal of advances in business management, 275

MacKenzie, S. B. & Lutz, R. L. (1989). An empirical examination of the structural antecedents of attitudetoward the ad in an advertising pretesting context. Journal of Marketing, 53, 48-65.

Nisha Chanana and Sangeeta Goele "Future of E-commerce in India", International Journal of computing and business research, 2012

Orapin, L., 2009. Factors influencing Internet Shopping Behavior: A Survey of Consumers in Thailand. Journal of Fashion Marketing and Management, 13(4), 501-513

Rawal, Priyanka. (2013). AIDA Marketing Communication Model: Stimulating a purchase decision in the minds of the consumers through a linear progression of steps.

Irc's International Journal of Multidisciplinary Research in Social & Management Sciences, 1(1), 2320 – 8236

Robert F. Lusch, Virginia N. Lusch (1987), Principles of marketing

Robertson, Zielinski and ward (1984). Consumer Behaviour. Glenview, IL: Scott Foresman and company.

Rubin, A. M. (2002). The use-and-gratifications perspective of media effects. In Bryant,J., & Zillmann, D. (Eds), Media Effects: Advances in theory and research (pp. 525-548). Mahwah, NJ: Lawrence Erlbaum

Studying the Impact of Internet... (PDF Download Available). Available from: https://www.researchgate.net/publication/305925861_Studying the Impact of Internet Advertising on Consumer Buying Behavior [accessed Apr 12 2018].

Smith, D., Menon, S. & Sivakumar, K. (2005). Online peer and editorial recommendations, trust, and choice in virtual markets. Journal of Interactive Marketing, 19(3), 15-37. doi :10.1002/dir.20041

Suryandari, R. T. & Paswan, A. K. (2014). Online customer service and retail typeproduct congruence. Journal of Retailing and Consumer Services, 21, 69-76. doi :10.1016/j.jretconser.2013.08.004

Tsang, P. M., & Tse, S. (2005). A hedonic model for effective web marketing: an empirical examination. Industrial Managerment and Data Systems, 105, 1039-1052.

Vakratsas, D., & Ambler, T. (1999). How Advertising Works: What Do We Really Know? Journal of Marketing 63(1), 26-43.

Werthner H, ricci.f. E- Commerce and Tourism communication of the Acm vol. 47 (12) 2004

Westbrook and black (1985) Westbrook and black (1985) A motivation-based shopper Typology, Journal of retailing, 78-103 Chapter 3

Research Methodology

3.1 Introduction:

The purpose of this chapter is to justify the approach of research and various methodologies used to do the research and to introduce the research strategy and the various empirical techniques implied to do the research. It explains the research design with its scope and techniques. This chapter also explains systematic, theoretical analysis of method applied to do the field study. In this chapter various steps will be discussed which were used by the researcher to conduct the study.

Research methodology is a path through which the researcher reaches to the conclusion. In research methodology chapter the researcher emphasizes on research design, strategy, area of study, data collection, size of sample, research design, observation, conclusion, recommendation, further scope and many other important components of the research.

Research is an organized step by step activity to study develops and find out the result of the problem supported by literature and data analysis. It is a process of collecting and interpreting the information to get the answer and systematically solve the research problem.

The present study was conducted to examine the effect of online media advertising on the purchase of household goods by urban home makers. There is very less research done on the impact of mass media on the buying decision of housewives. There are many researches done on the working-class women but the housewives are least explored. The buying decision of homemaker is very important topic of discussion and research as they have to look after the management of entire home so it becomes very important for the e-retailors to understand their attitude towards online buying and whether they make their shopping decision after getting exposed to the online advertisements and also to find which type of online media advertisement they are responding. This research includes the combination of primary and secondary source of data.

3.2 Statement of Problem:

Online advertising agency is gaining its popularity very rapidly and is estimated to double in the near future. Online advertising has high noticing rate than any other medium. Researchers have carried out some useful research in this field to understand the various concept involved in online buying, promotion and development of advertisement. There is very less research done on the social media and interaction and its importance.

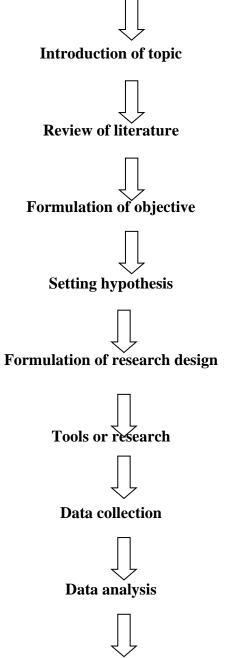
The market of every country is different Indian market cannot be similar to markets of some other country. Because of difference in the geography, demography, religion, society, attitude and behaviour. Indian audience are not comfortable in revealing the financial details to the websites while doing online shopping, they are scared of online fraud. People here are not that educated about the online transactions so, the company or the online advertiser should also educate them and make them aware of online payment modes and its safety issues.

Most of the research in India are carried out by some company or are by sponsored by them or done by some advertising agency. There is lack of academic research in this field. Academic research will be more un biased and is not done by keeping any profit in mind, it brings the actual scenario about the topic. It is very important to understand the customers before designing advertising message otherwise it will not be successful and it will be next to impossible to gain profit from online advertisement.

All these lacunae in the field of online media buying decision advertising research, it becomes very important to understand the actual mindset of the consumers. Research in this field would attempt to create a platform for advertising research, which will provide a better understanding for the functioning of online media and to understand the buying decision of each and every segment of the society in India. It will also be helpful for further research in this area.

Flowchart research methodology for this research work:

Identification of problem



Finding suggestion and conclusion

The first step in doing any research is identification of problem, which includes choice of suitable problem for investigation. IT is referred to as the sense of awareness of a prevalent socio-economic problem. Identification of problem should be done in such a manner so that it is beneficial for the society.

Once the identification of problem is done the researcher prepares the introduction of the topic which provides the basic framework of the research. It gives insight to the readers what the topic is all about and why it is chosen. It helps to establish a main idea, context and main goal of the work. The introduction should define the topic and should attract the attention of the reader to go through it.

Next comes the review of literature which is the study of scholarly source on a specific topic. Literature review gives an idea about the work done in the relevant field and helps the researcher to do some unique work. Literature review organizes and present the existing academic and scholarly writing.

Then comes the formulation of objective, which includes setting goals for your study. It decides the direction in which the research will proceed. The research objective should be clear, complete and to the point. It talks about the main variables of the study; it should be well defined in the research. There are two types of research objectives first one is primary objective and the other one is secondary objective. The primary objective leads the research which we want to conduct and secondary objective sets the goals which we want to receive along with the primary topic.

A hypothesis is a tentative preposition about what your research will find. It is a prediction to the research question that has not been tested yet. Setting hypothesis begins with research questions the researcher wants to answer. The initial answer to the question should be based on what is already known about the topic. It may include a construction of a conceptual framework to identify the variables to be studied.

Then comes the formulation of research design which is a blueprint for conducting research. It is very important for any research because it deals with the procedure necessary for gaining information and its purpose to design the study which will test the hypothesis,

provide answer to the research questions and most importantly will provide the information needed for decision making.

Data collection is also very important step in any research, it helps to do qualitative and quantitative analysis of the questions. It is a methodical process of collecting and analyzing specific information. The key purpose for data collection is to put a researcher in a good and helpful position to make predictions about future probabilities and trends. There are various methods for data collection which researcher decides according to the demand of the research.

The collected data is then analyzed and helps the researcher to reach the conclusion. The main purpose of data collection is to extract useful information for research. In this process includes gathering of raw data and digging for insight that are relevant for the research is taken and. There are mainly two ways to analyse data first is quantitative and the second is the qualitative analysis. The open-ended question is taken for the qualitative analysis and the close ended questions in the questionnaire are taken for the qualitative analysis.

Finding, suggestion and conclusion is the last step of the research. In finding the principal outcome of the research are mentioned. Once the research is in final step the data is analyzed the researcher come up with some suggestions related to the topic which will be helpful for the people doing research in future related to the topic. Conclusion is intended to help the reader to understand how your topic is relevant to them, it is a synthesis to the key points and recommendation related to the new area of further research.

3.3 Research Objective:

Following are the research objectives selected for the research. It was framed to gain indepth knowledge about the online buying decision of urban housewives living in Mumbai and Pune.

Research objective provides answer to the research problem, it determines the scope depth and overall direction of the research.

- To study the demographic profile of urban housewives
- To analyse different types of online advertising
- To compare the effectiveness of different online media advertisement affecting the buying decision of urban housewives, with reference to different socio-economic groups.
- To find popular online website preferred by urban housewives.
- To find out highly shopped category online.

These objectives were achieved with the help of qualitative and quantitative data analysis of collected data. The data was collected through primary and secondary source, primary source data was through the questionnaire and secondary data was collected from library, online data, books, journals, research thesis.

3.4 Hypothesis:

Hypothesis is a tentative preposition of the phenomenon. There is very less research done on the buying decision of housewives living in metro city so very limited information related to the selected topic was available to formulate a hypothesis. But hypothesis. In a scientific method of study hypothesis formation is one of the important steps apart from basic background research.

Here are few hypotheses selected for the research topic which will be proved in the data analysis topic.

- User friendly websites goods and services affect the buying decision of the respondents.
- Technical glitches and fear in providing card details impact the frequency of online shopping.
- Offers given by the website affect the buying decision of housewives.

3.5 Locale of the study:

Selecting research area is one of the important steps in research methodology process. It provides a direction to the research study and makes the research work more specific.

The study was conducted in Pune and Mumbai, the reason behind this is as follows:

3.1.1 There are very less research done on this topic in this area.

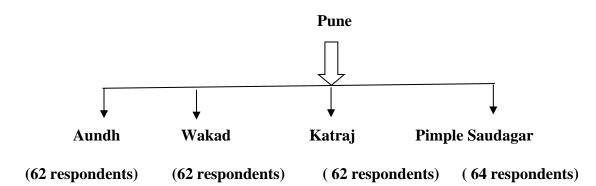
3.1.2 Investigator was well acquainted with these localities and the respondents were easily approachable.

3.1.3 As Mumbai is the financial capital and Pune is also developing rapidly the no. of people using internet is very high.

3.1.4 Life in these two cities is very fast and people also look for better product in best price without investing much of their time.

3.1.5 These two cities are highly populated and it takes lots of time to commute from one place to other so a large group of people are shifting towards online shopping.

The target respondents were the home makers living in Pune and Mumbai and were involved in doing online shopping. The age of the respondents was between 20 to 40 years. For selecting required sample, the cities were divided into different parts as follows:

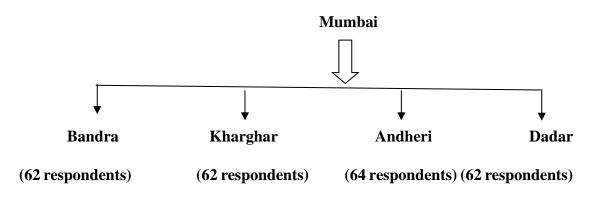


Aundh: It is situated in the north-west of Pune. This area has seen growth in the residential areas since mid-90's because its proximity with the University of Pune and Hinjewadi IT Park. It is one of the favorite places for the cosmopolitan crowd of Pune, there are many popular food stores, shopping stores, showrooms.

Wakad: It is one of the fastest growing localities of Pune because it is very close to Hinjewadi IT Park. It is also growing as one of the preferred residential areas and has very good infrastructure. There are many big real estate projects in this area with various big township and societies.

Katraj: Katraj is situated in the suburb of Pune in the southern part of Pune. It is suburban area because it one of the oldest parts of the city. Katraj is famous for Peshwaera.

Pimple Saudagar: It is situated in the North-west part of Pune, previously it was underdeveloped area but now it is becoming as one of the preferred localities by the people and mostly the crowd here is from outside of Maharashtra.



The respondents were assured of the confidentiality of the data.

Bandra: The name Bandra is originated from Persian word bandar which means port. It is the third largest commercial hub after Mumbai and Pune. After increased traffic in Mumbai there was demand to build a business and commercial district outside Mumbai. There are many MNC in this area which is attracting many people to live here.

Kharghar: Kharghar is under Panvel municipal corporation and comes under Navi Mumbai. This area is now flourishing with large development projects and is less congested than the main Mumbai city because it is well planned. IT is becoming educational hub in Mumbai city as there are many colleges and universities coming in.

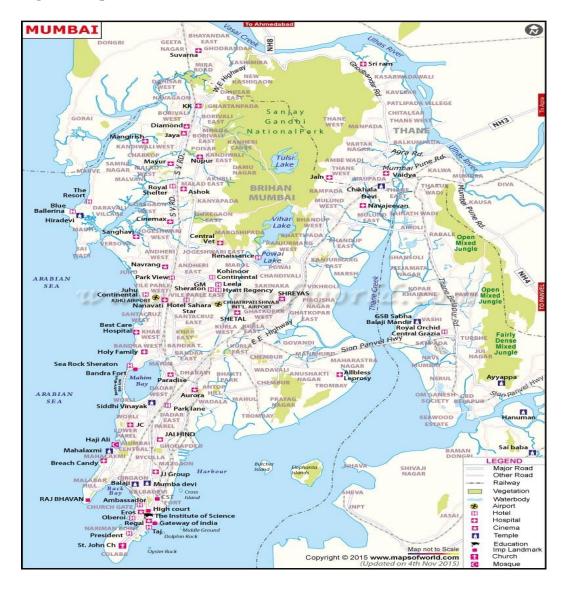
Andheri: Andheri is situated in the west part of Mumbai city. It is separated into two parts by railway same as other suburbs in Mumbai. Many communities like siddhi, Sikh, Christian and Marathi origin koli community migrated here and are settled in different parts

Dadar: Dadar is the first planned city of Mumbai which has many shopping junctions, it is very crowded and noisy area because there are many residents build in the area because of its connectivity with the other parts of Mumbai.

The reason behind selecting these areas of Mumbai and Pune is that these areas are well developed and people are aware of online shopping. These areas are highly populated also which becomes challenging for the people living in these areas to travel ago for shopping. Researcher was aware of these areas and it was easy to interact with the sample.

3.6 Background of Mumbai:

Fig: 3.1 Map of Mumbai



Source: https://www.mapsofworld.com/india/mumbai-city-map.html

Mumbai is the capital of state of Maharashtra and called as the financial, commercial and entertainment capita of India. According to a survey by United Nations in 2018 Mumbai is second most populated city in India. It is situated in the south west of India and is connected through the Arabian sea; it is principal port of Arabian sea. Previously it was known as Bombay but the name Mumbai was restored in officially in the year 1995.

Mumbai city has many commercial and financial institutions. It is also known for its cotton and textile industry. The growing industries, malls, commercial complex-, large-

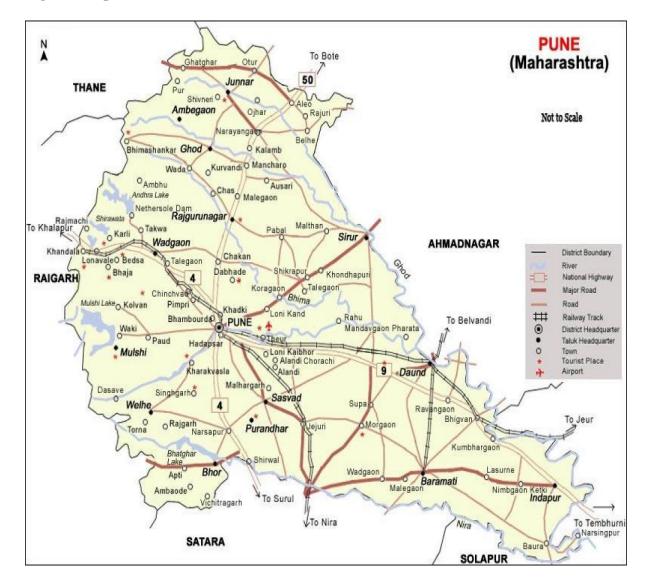
and small-scale factories providing employment to a large number of people living here which is attracting people from other states also. But, on the other hand these are causing some perennial problem like air pollution, water pollution, noise pollution and many health-related issues in the people living in slums or substandard housing. It is headquartered in Bandra and it consists of three administrative subdivisions: Kurla, Andheri and Borivali. Mumbai consists of seven island which were home to fishing community (Koli).

Large percentage of city workforce consists of central and state government employees. It also consists of skilled workers coming from unskilled and semi-skilled selfemployed population. Mumbai port is one of the well-established and oldest port in India. Mumbai is a state which has the largest slum on the world level and on the contrary, it has been ranked sixth among the top ten global cities in the billionaire count and has been ranked first in terms of billionaire's average wealth. The Globalization and World Cities Study Group (GaWC) has ranked Mumbai Third in the list of global cities and it is the third most expensive office market in the world.

India ranks near the bottom in the list of countries with working women. According to census survey 2011 data around 18% of city's women population is working.

Background of Pune:





Source: <u>https://maps-pune.com/pune-district-road-map</u>

Pune was previously known as Poona and was the base of the Peshwas of Maratha empire. The city is known for its rich cultural and traditional background and is also known as the cultural capital of the state. It is the second largest state in the city after Mumbai. Pune is also known as the "Queen of Deccan". The weather here is very pleasant with average temperature ranging from 20-28 degree Celsius. The former Prime minister of India Jawahar Lal Nehru referred it as the "Oxford of East".

Pune is the headquarter of the southern command of Indian army. It is widely referred as the second largest IT hub and is top automobile manufacturing hub in India. There has been sharp population growth in the city because of various employment opportunities. People of all the strata are coming to this city in search of employment. According to Pune Municipal Corporation 40% of population lived in slums. Now government is coming up with various housing plans for the upliftment of the livelihood of people living in the slums.

The economy of Pune is dominated by Information Technology, Education and manufacturing. It has the sixth highest per capita income in the country. Pune is one of the fastest developing cities in India and one of the top ten most developed cities in India. According to a research conducted by Indian Institute of Education Pune which was sponsored by Planning Commission of India in 2002 showed that the proportion of total female employee to male employee was 9:100. An article published by Times of India in 2015 stated that 70% of Maharashtra women population is not working. 62% of Population living in Pune are under age of 30.

3.7 Research Design:

Research design provides a framework to the research study, it defines the study type. In other words, it can be said that research design is strategy which is used to combine the different components of research in more logical way which in turn ensures that the research problem is addressed properly.

Research design can be selected in terms of the purpose of the study which is going to be conducted. Mostly research design is classified into three categories namely exploratory, descriptive and explanatory. Exploratory research design studies the research problem and questions it does not provide a final conclusion and solution to the problem, it does not provide final conclusive answer to the research problem. This type of research has flexibility and adaptability to change. Exploratory research generates only qualitative data information and tabulation and calculation of such data is very difficult and it will be bias. It helps us to have a better understanding of the problem. Findings from these this type of research design cannot be considered and generalized to a wider no of people.

On the other hand, descriptive research describes some situation; it is designed to measure the characteristics which are described in the research problem. It utilizes the elements of both qualitative and quantitative research methodologies in the same study. It helps the researcher to do both qualitative and quantitative and quantitative analysis which provides more accurate result and data analysis and tabulation of data becomes more convenient

and accurate. This type of research is used by the social scientist, psychologist, anthropologist and market researcher to study the natural behaviour of the sample and to judge the habit of the customers. The main objective of descriptive research is to portray an accurate profile of the people, event or situation.

Explanatory research design is conducted to find or study the problem which was previously not studied in depth. It does not give any conclusive evidence but it gives an idea to understand the research problem more clearly and efficiently. It gives the reason behind the finding. It is also known as casual research design. For example, if the researcher wants to find out amongst two advertising campaign which one will be more effective the explanatory or casual research design will be used.

For this research Descriptive research design was used because it brings the current condition into picture. The primary focus of this study was to generate reference for the description and interpretation of the phenomenon of online buying decision of urban Housewives. Descriptive research design uses the qualitative and quantitative data analysis and tabulates it and uses visual aid such as charts, tables and graphs which helps the reader to understand the analysis of data. It measures the central tendency, mean, media, mode and correlation between the variables.

3.7 Selection of Sample:

Selection of sample is very important step in conducting field study for the research. It is very difficult to consider the whole population for the study because it will be a neverending process and the data collection will also become very difficult. In sampling process researcher narrows down the no of people by selecting a smaller or we can say more manageable group of people. Selection of good sample and size of sample adds value and strength to the study.

A total random sample of 500 housewives belonging to different educational and income group using internet was selected for the research. The age of housewives was from up to 20 years to 40 years.

A list of total number of families residing in the selected localities along with their monthly income was prepared. On the basis of monthly income these families were categorized into socio-economic groups namely, High class middle class and low class. Equal number of families from each group was selected randomly for the study.

3.8 Sampling unit:

A sampling unit is referred to as building block of a data set. It is very important to study the sampling unit very carefully because if it will not be done in such a manner then it will be difficult to make the comparison. The sampling unit for this research includes housewives living in selected urban areas of Pune and Mumbai and are involved in online shopping. Housewives manages the home and spends lot of time looking after the family. Their main duty is to manage house and family and are not involved in any other job for which they get the payment. It was very interesting to interact with all the housewives while gathering data and got to know about their management skills.

3.9 Tools of Research:

Research tools are very helpful for the tabulation and analysis of data It saves time and provides quality output at multiple levels. There are different types of tools for data collection; it depends on the researcher which tool is selected for the study. Different tools which are used for data collection are mentioned below:

Questionnaire:

It consists of groups of questions related to the topic which will be asked to the respondents. It is widely used for the purpose of data collection. It consists of close ended as well as open ended questions. Close ended questions are referred for quantitative analysis and open-ended questions are referred for Qualitative analysis. It consists of such data which cannot be obtained from other secondary source of information like books, internet, records etc.

Interview:

An interview is a two-way interaction between the subject matter expert and the interviewer. It provides in-depth knowledge about the subject and data in this case is gathered directly. There are high chances of getting some confidential information related to the subject because there is one to one contact and a good rapport between the interviewer and interviewee. Interview method can be applied to historical, experimental, case studies and clinical studies.

91

Schedule:

It is a data collection method in which researcher asks the question and fills the schedule in face-to-face communication. It is a set of questions which are formulated by the researcher for some specific purpose like testing of hypothesis. List of question is pre planned. Interviewer should keep in mind that the question is not too lengthy because it will create problem in understanding by the respondents.

Rating Scale:

It is one of the forms of enquiry. In this opinion is expressed on scale of values. In rating scale data is collected by verbal behaviour, personal document, facial expressions etc.

Observation:

This research technique is used to evaluate cognitive and non-cognitive aspect of a person. It is mostly used to observe the behaviour of children. Behaviour of the participants is closely observed in natural way so that accurate information can be obtained from it. It needs lots of attention and visual senses as compared to other tools used for the research. First hand data is collected through observation and record of observation is also available immediately.

The research tool used for this study is questionnaire method for quantitative analysis. It consists of close ended and open-ended questions related to the problem which will further help in doing qualitative and quantitative analysis. The questions were designed to understand the behaviour of urban home makers living in Pune and Mumbai. The questions were framed in a very simple language so that they do not face any difficulty in understanding the questions and answering will be easy for them. Questionnaire will contain questions related to the effect of different mass media on the purchase of different household goods by urban housewives and the factors affecting it.

For the qualitative analysis a case study was done on 10 housewives living in Mumbai and Pune. This was done to make the study more authentic, because while filling the questionnaire they just choose the options provided to them so open-ended discussion helps to understand the housewives in better way because this way they open up and talk about their family and different factors affecting their buying decisions. Both qualitative and quantitative method was used for the data collection process. Qualitative method is used to understand the social phenomenon, it adds on quality to the research by providing elaborated answer or opinion of the respondents related to the topic. It helps to find out answer of "why". Here respondents are not provided with options rather they are asked to fill in their opinion about the asked question. Whereas quantitative method is used to quantify the collected data. Question asked for quantitative analysis are generally close ended and respondents are provided with options to select as their answer. This method is more structured than qualitative data collection method.

3.10 Research background:

To understand the research problem, it is important to understand the impact of online media advertising on the housewives living in the metro cities. Background of research provides context to the important points discussed through the research it includes both important and relevant studies. It is very important for the researcher to understand the whole buying process (pre purchase stage, purchase stage and post purchase stage). Background of the research emphasize on the importance of the research topic; it summarizes what the study aims to achieve. It becomes very important to analyse some important components affecting the buying decision process some of them are mentioned as follows:

- How often the housewives bought products online?
- What are the factors which prevent you from buying online?
- What kind of products they prefer to buy online?
- Which is the most trusted online retailor and why?
- Is their buying decision is formed by getting convinced by looking social media advertisements?
- What makes housewives to buy products online?
- Which media they prefer to do online shopping?
- Do they prefer shopping by applications installed on their phone?
- Are they comfortable shopping with the newly launched websites?

The above questions will give so many information related to the impact of online media on the buying decision of housewives.

E- commerce has completely changed the way of business done in India. Since 2014 there are so many plans announced by the government of India to promote and expand digitalization in India in rural as well as urban areas. Some of the programs announced by the government of India are Digital India Movement, Start-up India, Skill India Fund. Proper and timely implementation of these programs will promote digitalization in India. The active E-commerce penetration in India is 74% which is continuously increasing and estimated to increase with a high rate in the near future. India is going to become one of the fastest and largest market for E-commerce in next decade (Mark May and Hao Yan)

3.11 Data collection:

In data collection we collect data from all the relevant sources, measuring analyzing its accuracy through various methods. The data collection is applicable to all the fields like science and social science.

The two main source which is used for data collection is the inner world of library and the outer world living people.

	Responses		
	Non-Verbal	Oral-Verbal	Written-Verbal
Formal setting	Participant	Conversations, use	Letters, articles,
	Observation	of informants	biographies
Formal	Systematic	Interviews	Questionnaire
unstructured settings	observation	unstructured	open-ended
Formal structured	Experimental	Interviews	Questionnaire
settings	Techniques	structured	structured

The main form of data collection responses can be shown as follows:

Source: Methodology and techniques of social research.

Two types of data were used in this research i.e. Primary data and Secondary data.

Primary Data:

Primary data collection includes direct interaction with source of information or gathered at firsthand. The primary data collection can be divided into two groups i.e., Qualitative data collection and Quantitative data collection. Qualitative data takes more time to apply as compared to Quantitative data which is cheaper to apply and is less time consuming. The selection of qualitative and Quantitative data collection depends upon the topic of the research and its requirement.

Secondary Data:

Secondary data collection is a data which is already been discovered by someone. This helps the researcher to obtain detailed knowledge about the research. Secondary data can be obtained from books, journals, thesis, newspaper, magazines online portals etc. In this method of data collection there is no direct contact with the source of information.

3.12 Variables:

The researcher uses various methods and variables while they are conducting their research. Variables can be measured and it changes across the research. There are six basic types of variables which are as follow:

<u>Dependent and independent variables</u>: Dependent variable is a type of variable which is measured and tested in the research. This is dependent on independent variable. Whereas independent variable is a variable which is changed or manipulated by the researcher.

<u>Constant and controllable variable</u>: Constant variable is constant and unchanged in the research. Properties such as speed of light, atomic weight of gold etc. are example of some constants. Controlled variable could change but is internally kept constant in order to isolate the relation between the dependent and independent variable more clearly.

Intervening and moderator Variables: Moderator variable affects the relation between the dependent and independent variable

Online shopping consists of several variables, the process starts with the search of information about the product. The different variables and parameters are associated

with online shopping because here the shopping is done with the virtual product available for the display. People can only go through the displayed picture, information provided regarding the product and the feedback given by the customers.

Different parameters taken into account for the study are as follows:

3.12.1 Display of the product:

Picture or display of the product is the first thing through the customer gets attracted towards any product. It triggers the mind of the customer to buy the product.

3.12.2 Information about the product:

The information provided on the website makes it easy for the customers to know the product well. In online shopping people get information about the quality and quantity of the product by going through the information and product description provided below the picture of the product.

3.12.3 Feedback:

feedback also plays a very significant role in making buying decision. The product having more rating by the customers is preferred by the people while buying. They also like to go through the written experience about the product after someone uses it.

3.12.4 Payment mode and safe online transaction and risks:

The mode of payment offered by the websites is the main concern of the housewives doing online shopping. The online platforms generally offer the options of - debit card, credit card, online wallets, UPI transactions, net banking and cash on delivery. Today no cost EMI options are also provided by the websites which is attracting more customers because they don't have to make the entire payment at the time of purchase. Still there are some who do not prefer to provide their bank details like CVV and card number to the website and they opt for cash on delivery. There are some websites which do not provide the facility of cash on delivery or he charge some extra amount if one opts for COD which leads to the negative attitude of housewives doing online shopping.

Although online shopping is convenient but still there are some issues faced by the housewives while buying products online. Due to these factors, they are still hesitant towards online shopping.

3.12.5 Security and Financial risk:

this includes cybercrime, leaking of personal information like card no or phone number which they provide while making final payment. They are also worried about the quality of the product and warranty.

3.12.6 Quality of the product and return policy:

In this type of risk customers are worried about the quality and durability of the product. Many a times customer do not get the exact product displayed online. Sometimes customers do not check the replace or exchange policy of the product and they buy the product and the face difficulty in case the product is of bad quality or damaged. Some online platforms charge extra for the return of the product and some do it for free. People prefer going to those websites which do not charge extra courier charges for the return of the product.

3.12.7 Delay in delivery or wrong delivery of the product:

If the product takes longer time than mentioned while placing the order it may lead to dissatisfaction of the customer. It is seen that sometimes they get wrong product. If the product is out of stock after placing the order, then in this case the order automatically gets cancelled this also creates wrong impact on the customers.

3.13 Significance of study:

This study will help the firms which are targeting social media platforms to advertise their product. This will also help them understand the basic requirements of the home makers while shopping online. Number of people using internet is rapidly increasing day by day so it becomes very important to understand the requirements of the customer. This study will help the e-retailors in developing their strategy to reach a large number of housewives. It will also help the housewives doing online shopping by letting them know the details of online shopping and clear-out their doubts related to the same. Consumers are generally concerned about the risk associated with doing online shopping because of hacking of data and cybercrime.

3.14 Summary:

This chapter gives an idea of how the research is going to be. It also gives an overview of the research work. Research methodology explains how the research is going to take

place, it explains all the steps involved in performing research. It explains all the steps of the researcher and describes it in such a way that it can be understood by the reader. It gives an outlook of the research by explaining all the steps of research and covers the objective, hypothesis, sampling, area of research, research design, type of data analysis, variables and many more aspects of research which will be used to reach to the conclusion.

Reference:

Ahmad, A. (2015). Mapping Online Buying Behaviour. A Critical Review of Empirical studies. Pacific Business Review International, 8(2),

Ashwini, N.&Manjula, R. (2016). AN empirical study on consumer perception towards online shopping. International Journal of Management and commerce Innovations, 3(2),1103-1110.

Buttle, F.A. (1998), 'Word of mouth: understanding and managing referral marketing', Journal of Strategic Marketing, Vol.6, pp.241-254.

Becker, L. B., Martino, R. A. and Towners, W. M. "Media Advertising Credibility." Journalism Quarterly 53, 1976, pp. 216-22. Bezjian, A., Calder, B., and Iacobucci, D. "New Media Interactive Advertising vs. Traditional Advertising",

S.R. Kothari. (2012). Research Methodology: Methods and Techniques. (Old ed.), Pragun Publication.

Vijayasarthy, L.R (2002). Product characteristics and internet shopping intentions. Internet Research: Electronic networking application and policy,12(5), 411-426.

Cooke, M. and Buckley, N. (2008). Web 2.0, social networks and the future of market research. International Journal of Market Research, 50(2), 267-292.

Esther Thorson (2000), "The Interactive Advertising Model: How Users Perceive and Process Online Ads," Journal of Interactive Advertising, 1 (1).

P.L Bhandarkar and T.S. Wilkinson. (2015) Methodology and Technique of Social Research. Himalaya Publishing House.

https://www.modares.ac.ir/uploads/Agr.Oth.Lib.17.pdf (Research Methodology: Methods and Techniques, C.S. Kothari, New Age International Publishers.)

https://www.statista.com/topics/2454/e-commerce-in-india/ E commerce in India)

Chapter 4

Data collection and analysis

4.1. Introduction

Data collection explains the steps employed to collect the data in detail to do the research work. Data collection can be defined as process of collecting, quantifying, measuring and analyzing accuracy of the research by using standard validated techniques. It is a process of collecting information from all the relevant sources to find answer to the research problem. This is one of the most important steps of the research because through this researcher can analyze their hypothesis. Researcher should be very careful while collecting data because this will form their result and conclusion. Data should be collected from reliable source.

The data collection method depends on the research problem and research design. While collecting data researcher should also keep in mind who, when and where the data should be collected.

4.1.1 Data collection methods:

Primary Data collection- In this method researcher is in the direct contact with the sample i.e., the source of information. This is also called first hand data collection. There are several methods used to collect primary data for the research, like survey, observation, schedule, mailing questionnaire, telephonic interview, personal interview or experiments. The researcher can select any of these methods to collect data according to their nature of investigation.

Survey questionnaire was used to collect data for this research. The questionnaire was given to each and every respondent to fill it and they were assisted.

Secondary data collection- In this method researcher collects data from the secondary sources like the data which has already been discovered or extracted by some other researcher or expert. This form of data collection is called the second-hand data collection and was collected from the websites, books, research thesis, journals and magazine.

4.1.2 Data collection for research:

After the tools of data collection was finalized the selected areas for the research was visited. Data collection was divided into different phase as it helped in reaching the

sample and understanding them. In first phase the nearby areas Waked and Pimple Saudagar was covered. And in the second phase Aundh and Katraj were covered respectively. In the third Phase Areas of Mumbai like Kharghar and Dadar were covered as it was convenient to travel to both the places. In the fourth phase Andheri and in the final phase Bandra was covered. Housewives from different demographic background were selected for the discussion and filling the questionnaire. It was very important for the researcher to develop a good rapport with them because then only they will not be hesitant in sharing their opinion about online buying. This chapter will explain the core of research undertaken very simply so that a layman can also understands it.

This chapter explains detailed description of how the data was collected and analyses. All the questions in the questionnaire are analyzed and interpreted because the results obtained in form of tables charts and graphs are of no use until they are interpreted to be used by the layman. As explained earlier the data was collected with the help of questionnaire. The data was then tabulated and analyzed. The data was collected from 500 housewives who were involved in online shopping and were living in the urban areas. For doing data analysis and interpretation of the collected data, the chapter is divided into following sections:

4.2 Profile of the respondents

Understanding customer is very important for any business whether it is online or offline. It plays a very important role in expanding one's business. In online marketing also knowing the customer becomes the first and foremost step before setting up and business. It is said that customer is the king of the market and the driving force of the growth. To know the customer, it becomes very important to understand the demography of the customers which includes Address, age, education, occupation, type of family. Understanding the demographic profile of the respondents helps in developing the market strategy. It also helps to attract and retain the customers. The present study has focused on the behavior of the customers to understand their pattern of buying their interest and preferences. The study has focused on the housewives of Pune and Mumbai district of Maharashtra state.

4.2.1 Respondent's Age

Buying behavior is largely affected by age. Age specifies the level of understanding and it also reflects their level of perceiving things. In this study it is observed that the respondents below the age of 40 are more comfortable with online buying. Age also brings in some maturity and responsibility. The people less than 30 are involved more in impulsive buying but the respondents of age group of 40 are focused towards products which are essential for them. Age also specifies the preference in selecting the online products and services and it acts as a very important role in changing the behavior.

Following is the table showing the behaviour according to the age of the respondents:

4.3 Personal Information

Table No 4.1: Age of respondents:

Age	Frequency	Percentage
Up to 20 years	100	20%
20.1- 25 years	127	25.4%
25.1- 30 years	153	30.6%
30.1-40 years and above	120	24%
Total	500	

Percentage of respondents involved in Online shopping

The source of this data is primary source of data collection (questionnaire)

The above table explains that most of the housewives involved in online shopping are from the age 25-30 years i.e., 30.6% followed by 20.1-25 years i.e., 25.4%. 24% respondents are from the age group of 30.1-40 years and least from the age group of 20 years i.e., 20%.

Education of the respondents:

Education plays a very important role in decision making and it also creates awareness in the respondents. It enhances and enlightens the ability of person to see things from different angle. Education is one of the important demographic variables. Undergraduate, postgraduate and doctorate can react differently in choosing the brand, product, platform and frequency. Education enhances one's ability to identify, locate and assimilate relevant information (Kulviwat, et al., 2004). More educated person will get more attracted towards sophisticated products and services as compared to less educated person. Housewives with higher level of education can expect to see change in the preference of the product. Also, the housewives with higher income will have different preference of product.

Following is the table showing the respondent's level of education:

Education	Frequency	Percentage
Up to 12 th	100	20%
Graduation	234	46.8%
Post-graduation	145	29%
Doctorate	21	4.2%
Total	500	

 Table No 4.2: Education of respondents:

Table 4.3 shows the education level of Housewives of Mumbai and Pune living in the urban areas. It shows that maximum of 46.8% of respondents have done graduation followed by Post graduation i.e., 29%. 20% of the respondents were from the categories who have studied only till 12th standard. Minimum no of respondents i.e., 4.2% of respondents have taken degree of doctorate. It can be concluded from the above table that Housewives of Mumbai and Pune are well educated.

Occupation of respondent's family:

Occupation also plays an integral part in making the buying decisions. Meaning of occupation is keeping oneself occupied or engaged in some gain giving economic activity on a regular basis to generate some money. People will shop according to their profession like if they are running some business in that case, they may look for raw materials related to their business. In other case they may also look for platform where they can showcase their product. People from different occupation will have different taste and preference. Family having limited monthly expenses will not focus on branded cloths and luxurious items. Occupation of family also affects the money given to the housewives for monthly expenses. Following table shows occupation of their family and shopping attitude:

Occupation	No of respondents	Percentage
Employed	289	57.8
Business	94	18.8
Professional	77	15.4
Retired	40	8
Total	500	100

Table 4.3 shows the occupation of the respondent's family living in the urban areas of Mumbai and Pune. From the above table it can be understood that maximum no of respondent's family i.e.,57.8% and are employed in Pune and Mumbai. Followed by business i.e., 18.8%. 15.4% of respondent's family living in Pune and Mumbai are some kinds of professional worker and 8% respondent's family depends on the income of retired or pension holders.

Type of family (on the basis of size)

The word family is derived from Latin word Familia which means a house hold establishment and refers to a group of individual living together during their important phase of their lifetime and bonds to each other by biological or social or psychological relationship. In India family is the most important component or institution. Unlike western countries Indian family system is collectivistic. In India mainly we see Joint family and nuclear family. In joint family father is the head of the family and he lives with his wife, parents, siblings and children whereas in nuclear family Father lives with his wife and kids only.

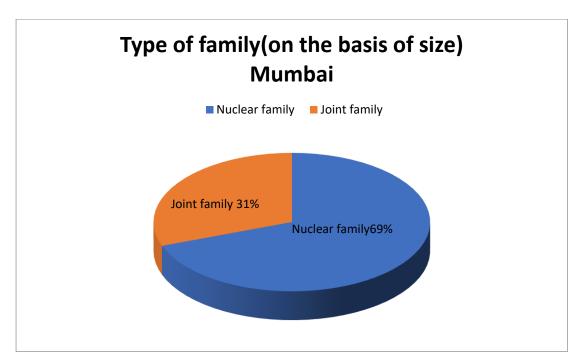


Figure 4.1: Type of family (on the basis of size)

The above chart shows that maximum no of respondents i.e., 69% living in urban areas are from nuclear family because urban areas are very expensive as compared to rural areas, there is scarcity of space so the flats are made in limited space. 31% respondents living in joint family, the reason behind it is that in most of the families they don't have anyone to look after their old parents so they keep them together. In some families they sell their rural property to take property in urban areas, so they have to keep their families with them. But from the survey it was observed that now people are turning towards joint family system because it gives them support and also it helps kids to understand their family, they understand the values of family and also, they get to learn sharing and caring.

Type of family (on the basis of economy):

A survey was made by National Family Health Survey (NFSH) on 600,000 households in 2015-16 primarily to access the health of the people. In the survey it came out that 5% of affluent individual are from Mumbai -Pune, 11% from Delhi-NCR region.

On the basis of social class and economical status of the family it can be divided into following types:

Upper class: This includes aristocratic and high society families who ancestor's money old money and who have been rich from generations on the other hand lower upperclass people own new money which is made from investment and business. Both the group has more money than their requirement. Money makes them more powerful nationally and globally.

Middle class: Maximum number people belongs to this class. This class is divided into two parts the lower middle class and the upper middle class. Lower middle-class people are less educated than the upper middle class e.g., small business owner, teachers, secretaries, managers etc. Upper middle-class people are highly educated business and professional people like doctors, CEO, lawyers, stockbrokers etc.

Working class: This includes less educated people and is engaged in some kind of manual labor like maids, cashier, waitresses, carpenter, electrician, plumber etc.

Lower class: this class includes people living below poverty line, homeless and unemployed. They are very less educated. They lack from most of the facilities like house, medication, clothes, food and so on. Due to lack of money, they are involved in many bad practices like, drugs, crimes and narcotics.

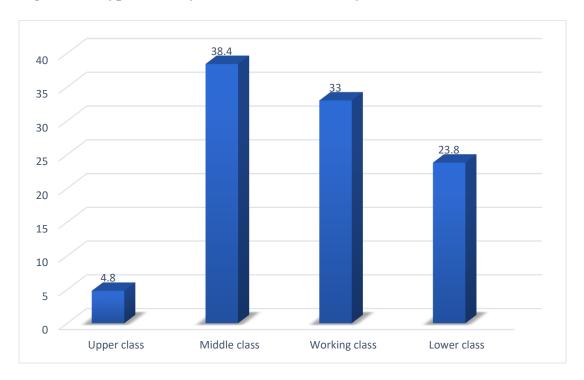


Figure 4.2: Type of family on the basis of economy in Mumbai and Pune

In the above figure we can see that 4.8% population belonged to upper class. 38.4% respondents were from middle class and 33% population were from working class. 23.8% population belonged to Lower class group.

Health category of respondent:

Health of respondents also reflects their online buying behavior. Many housewives prefer online buying because of some health issue or challenge. Pregnant ladies prefer buying things online because they cannot walk too much and also it becomes convenient for them to compare the product with other similar products available in the market and also, they can compare the products and make a choice according to their preference for them and their coming baby. Some housewives prefer buying online because they have some serious health issues like asthma, injury or accident, musculoskeletal disorder and so on. Online shopping has become a very convenient option for the Housewives having some kind of health issue because here they can compare and go through the feedback of the product just by sitting at home. They don't have to rely on someone to take them for shopping.

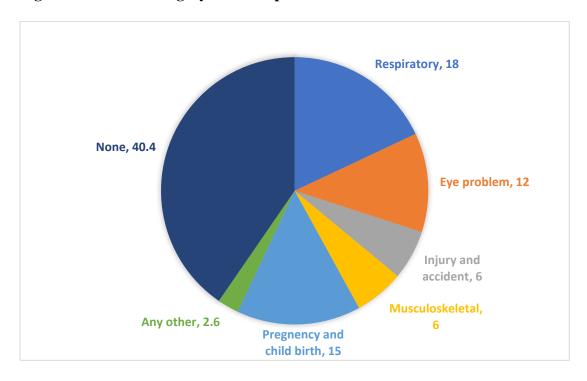
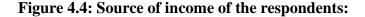


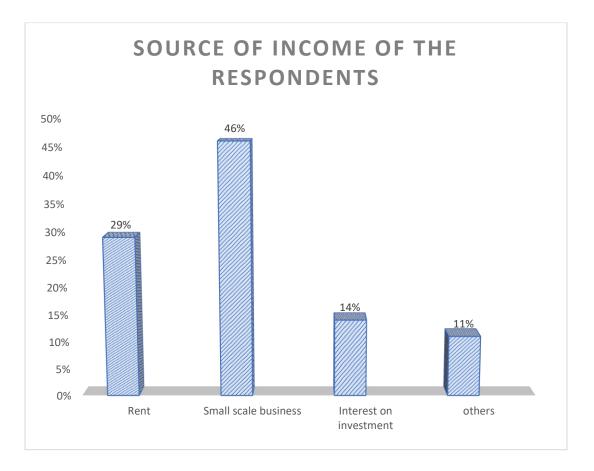
Figure 4.3: Health category of the respondents in Mumbai and Pune.

In the above figure it can be seen that 18% housewives living in Mumbai and Pune had respiratory problem, 15% of housewives were in the category of pregnancy and child birth. 12% were having eye problem, 6% were having some king of injury due to which they preferred online shopping, 6% housewives were having musculoskeletal problem, 2.6 were having some other type of health issues and 40.4% respondents were not having any type of health issues.

Source of income of the respondents:

The respondents here are housewives living in urban areas of Mumbai and Pune. Some housewives here have some secondary source of income apart from monthly pocket money provided by the head of the family. For the investment purpose some families buy property and give it on rent to generate some revenue. They also invest in mutual funds LIC, SIP and other facilities so that they get some interest out of it. Source of income plays a very important role in making buying decision because it gives them financial freedom to buy not only things, they need but also what they want.





From the above figure it is clear that in Mumbai 29% of respondents get some income from rent. They also get some money from small scale business and the number is 46%. Some housewives get some extra money from investment, 14% respondents got some extra money by investing in banks and policies. 11% of respondents make money from some secondary source of incomes like supplying tiffin, running some small beauty parlor etc.

Money for monthly expenses:

Every homemaker plans the budget of the house and accordingly they get the monthly expenses from their family. The amount of money provided plays a very important role in making their buying decision. While survey it was observed many of them planed the budget very smartly and as a result, they could save some money from their monthly expenses apart from their pocket money. This was the open-ended question given to the housewives and each of them came with different figures. So, to tabulate the amount it has been divided into several range as follows:

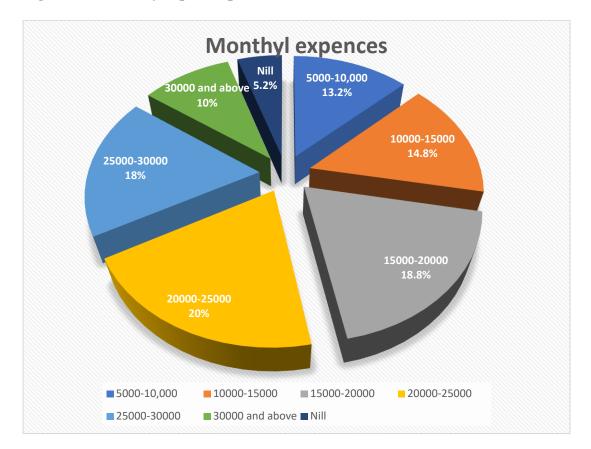


Figure 4.5: Monthly expenses provided to the housewives.

In the above figure it can be seen that 5% of housewives do not get money by the head of the family they give their monthly budget list to the head of the family and they bring it. 13% of respondents got Rs. 5000-10000 for their monthly budget. 15% got amount of 10-15000. 19% housewives got 15000-20000 for their monthly expenses. 20% of housewives got 20000-25000 as their monthly budget. 18% respondents got 25000-30000 for their monthly expenses. 10% of respondents get 30000 and above as their monthly expenditure. Generally, the monthly expenditure included groceries, fruits, vegetables, electricity bill, TV and phone recharge.

4.4 Specific information (Of respondents)

4.4.1 For what purpose you use internet?

Table 4.4

Purpose	frequency
Browsing	479
Social networking	497
Information gathering	284
Shopping	448
Communication	499
For other purpose	190

In the above figure it can be seen that maximum no of respondents i.e., 499 out of 500 from Mumbai and Pune used internet for the purpose of communication, secondly 497 used internet for social networking, 479 used internet for browsing purpose, 448 used internet for shopping purpose, 284 used it for information gathering and 190 used internet for some other purposes.

4.4.2 How often do you buy products online?

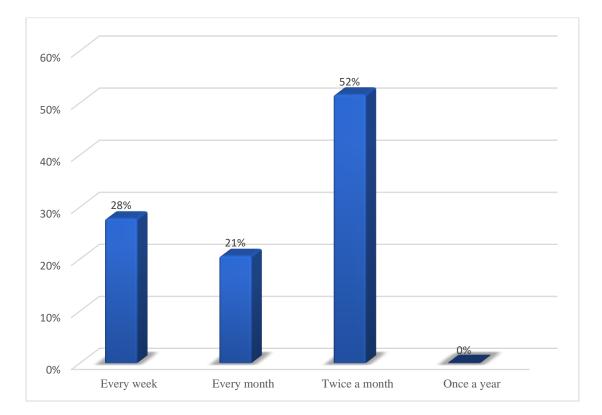


Figure:4.6

In the above figure it can be seen that 28% housewives did shopping every week, 21% housewives did online shopping every month, 52% did online shopping twice a month and no one did online shopping early.

4.4.3 What kind of product you prefer buying online?

Table No: 4.5

Products	Online retailers	User (frequency)
Groceries	Big basket- 89	220
	Amazon- 45	
	Flipkart- 30	
	Gofers- 26	
	Onekirana- 10	
Electronics	Amazon- 96	280
	Flipkart- 109	
	Snapdeal- 75	
Cosmetics	Nykaa- 150	465
	Amazon- 99	
	Flipkart-82	
	Purplle- 104	
	Snapdeal- 75	
Kid's item	Firstcry- 150	350
	Hopscotch-38	
	Amazon-100	
	Flipkart- 62	
Clothes	Myntra- 89	249
	Amazon- 66	

	Lifestyle- 23	
	Flipkart- 30	
	Craftsvilla-41	
Accessories	Myntra- 63	212
	Amazon-66	
	Flipkart-31	
	Craftsvilla-52	
Foot wears	Amazon- 28	115
	Ajio-13	
	Myntra-22	
	Flipkart-19Paytm-8	
	Snapdeal-17	
	Metro-8	
Furniture	Pepperfry- 75	200
	Urbanladder-41	
	Amazon- 84	
Furnishings	Amazon- 54	150
	Flipkart- 43	
	Myntra- 31	
	Homecenter- 22	
Home décor	Amazon- 96	238
	Flipkart-75	

	Hometown-37	
	Snapdeal-30	
Sports items/toys	Flipkart- 56	200
	Amazon- 79	
	Decathlon-13	
	firstcry- 52	
Books	Flipkart- 151	263
	Amazon- 112	
Gardening items	Amazon- 71	150
	Flipkart- 51	
	Others- 28	

The above table shows that 220 out of 500 do online shopping for groceries in which 89 used Bigbasket,45 used Amazon, 30 used Flipkart, 26 used Gofers and 10 respondents used Onekirana.

For Electronics 280 out of 500 housewives choose to shop online and 109 used Flipkart to shop which is maximum, they used Flipkart because they get more offers on electronics. 96 respondents used Amazon to shop electronic goods and 75 respondents used snapdeal to buy electronic items.

Next category is cosmetic in which it was seen that Most of the housewives preferred shopping online and 465 out of 500 did online shopping for it, 150 housewives used Nykaa to shop cosmetic items, 104 respondents used Purplle to buy the beauty products, 99 of them used Amazon, 82 used Flipkart and 75 respondents used Snapdeal to buy cosmetic items. It was seen that maximum number of respondents used Nykaa and Purplle site which is dedicated to cosmetic items because they get different varieties of product with so many options, also these sites provide a certificate mentioning the product is original which is very important when it comes to cosmetic items, these sites

come up with many offers for the customers which is also one of the reasons why it attracts more customers towards it.

It was seen that housewives prefer to buy kids items online because it is convenient for them.350 out of 500 preferred doing online shopping for kids' item. Also, sites like Firstcry come up with many online offers for their customers which attracts housewives towards it. In the above table it can be seen that maximum number of respondents i.e.,150 used Firstcry to buy products for their babies. 100 respondents used Amazon to buy baby products. 38 housewives used Hopscotch to buy the products and 62 respondents used Flipkart to buy kits items.

To buy clothes and apparel they trusted more on offline stores but still there were respondents who preferred buying clothes from online sites and 249 out of 500 respondents used different platforms to buy clothes. 89 respondents used Myntra to buy clothes because they find more options and varieties on this site. 66 respondents used Amazon, 31 used Flipkart, 52 used Craftsvilla to buy their clothes.

In the table it was seen that very less people use online sites to buy footwear i.e., only 115 out of 500 preferred buying footwear online because of the size, comfort issue, also they have to wait for some days to get it delivered. 28 respondents used Amazon to buy footwear, 13 respondents used Ajio, 22 used Myntra, 19 used Flipkart, 8 used Paytm, 17 used Snapdeal and 8 housewives used Metro site to buy their footwear. The housewives said that for footwear they prefer going to stores physically because they try it and see the comfort of the product. Many of them said that there are so many local options in Mumbai and Pune to buy footwear, where they get items in lesser price and they can do bargaining also.

In the cities like Mumbai and Pune there are so many options to buy furniture online and offline. 200 out of 500 housewives used online sites to buy furniture. 75 respondents used Prpperfry,41 Urbanladder and 84 housewives used Amazon to buy furniture.

People in Mumbai and Pune are very much fascinated to buy furnishing items. 150 out of 500 respondents bought furnishing items online. When asked about their interest the said that they prefer buying offline because they can see the quality of the fabric and they have so many offline options like bigbazar, Dmart, reliance, @home, Home Town, Home Center and local markets. They get so many good offers in these stores. 54 Housewives out of 150 used Amazon, 43 used Flipkart, 31 used Myntra, 22 used Home Center.

Housewives were also interested in buying home décor items online. 238 out of 500 used online sites to shop for it. 96 respondents used Amazon to buy décor items. 75 used Flipkart, 37 used hometown and 30 used Snapdeal.

200 out of 500 respondents used online sites to buy Sports item and toys. 56 housewives used Flipkart, 79 used Amazon, 13 used Decathlon, 52 used Firstery.

Housewives were also interested in buying books online263 out of 500 respondents bought book out of which 151 used Flipkart and 112 used Amazon.

150 out of 500 respondents bought gardening products online. 71 respondents used Amazon, 51 used Flipkart and 28 used other online gardening sites to buy gardening items.

4.4.4 What triggers you to buy online?

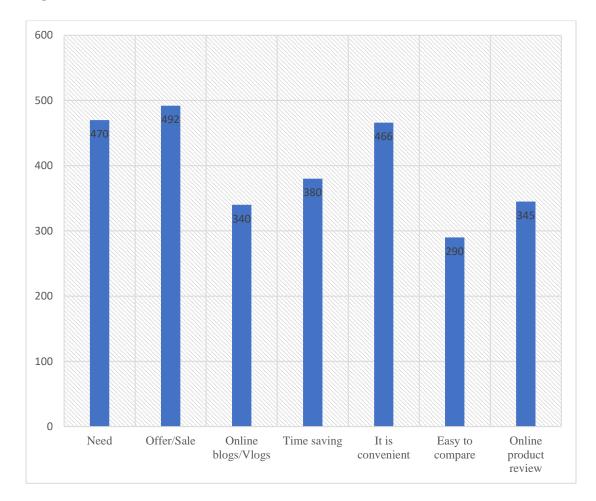


Figure no: 4.7

*Multiple responses

The above figure shows that maximum housewives online shopping is triggered by offer and sale, 492 out of 500 respondents did online shopping according to the offers. Need of the product also attracted housewives in making buying decision 470 housewives did online shopping driven by their needs. 340 housewives went through online blogs/vlogs and got attracted towards it and did online shopping.380 housewives said that online shopping is time saving as they don't have to go to the store physically, they can buy the product just by sitting at home. 466 out of 500 housewives said that online shopping is convenient option as they can buy things by doing their daily chores. 290 respondents said that comparing products becomes easy in online shopping, they can compare the product on different e-commerce sites and make their buying decision. 345 out of 500 housewives said that they do online shopping by seeing online product reviews, this clears their doubt and queries related to the product, the housewives also

made it clear that they don't only stick to one review rather they go through different sites and see the review of product which help them in making wise buying decision.

4.4.5 Which online retailer you like to use?

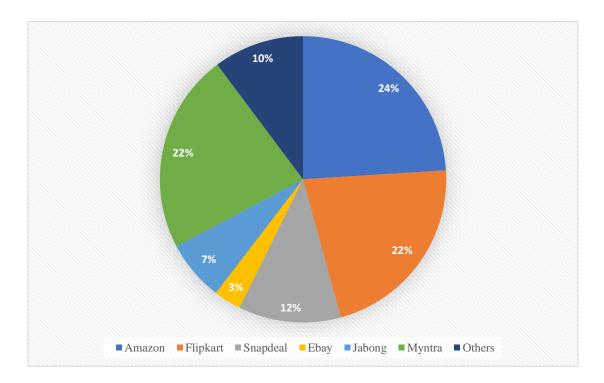


Figure: 4.8

24% respondents used Amazon for online shopping, 22% used Flipkart for their shopping purpose, 22% used Myntra, 12% used Snapdeal to buy products, 10% used some other websites for shopping, 7% used Jabong and 3% used Ebay to buy products online.

4.4.6 Reason for liking particular online retailer:

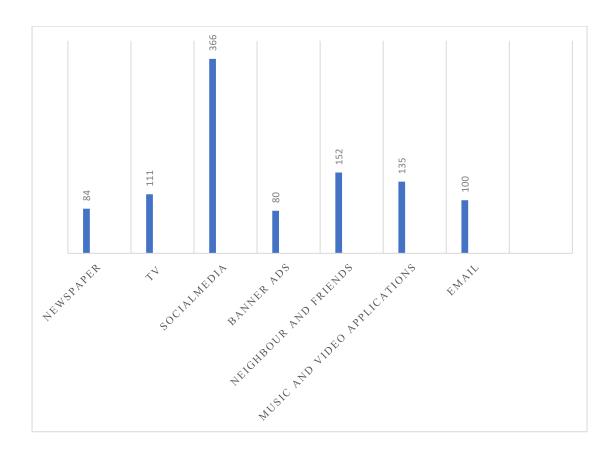
Table: 4.6

Reason	Frequency
Fast delivery	212
Low cost	150
Better quality	199
Better customer service	190
Easy return policy	205
Variety	240

212 respondents said that they like any particular online retailor because of its fast delivery. 150 housewives said they have selected particular online retailor for online shopping because it keeps the price of product low as compared to the other websites. 199 respondents liked particular website because they provide better quality product. When asked about better customer service 190 respondents look for better customer service from the retailors. 205 respondents said that return policy of website also holds importance because sometimes they get defected of broken product or sometime, they don't like the product in any of the cases they can easily replace or return the product. 240 housewives said they also look for variety of the product while selecting online retailor to buy products.

4.4.7 Source of information about online offers:

Figure: 4.9



In the above figure it can be seen those 84 housewives out of 500 said they get information about online offers from Newspaper. 111 respondents said they get sale information from TV. 366 respondents said they get information about upcoming and ongoing sale from social media. 80 housewives said they get information from online banner ads. 152 respondents said they get information from neighborhood and friends on call, message or when they meet. 135 housewives said they get information from music and video applications. 100 respondents said they get information about sale through email.

4.4.8 Time spent on social media:

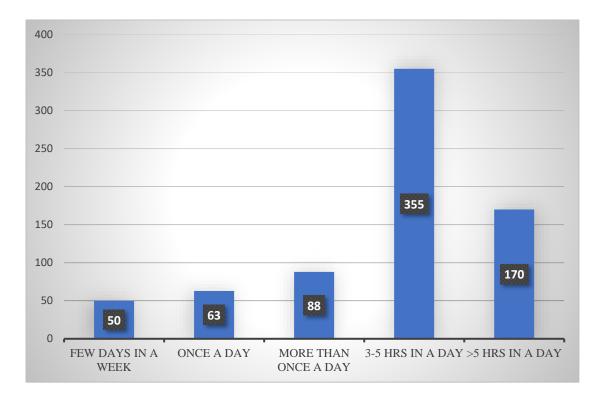
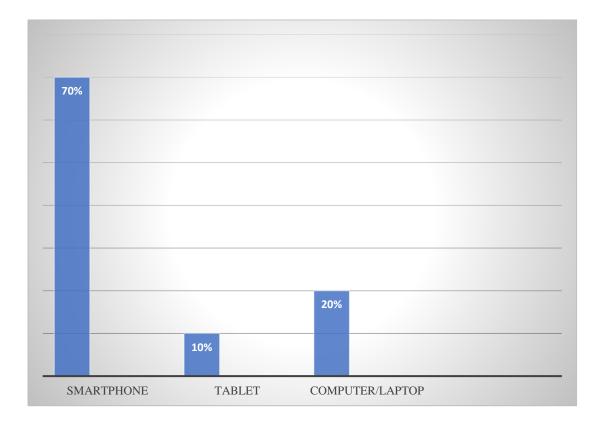


Figure: 4.10

Maximum number of respondents (355 out of 500) said they spend 3-5 hrs. in a day on different social media platforms. 170 respondents out of 500 said they spend more than 5 hours on different social media platforms. 88 respondents out of 500 said they spend more than once a day seeing social media platforms. 63 respondents said they visit social media once in a day. And least no of respondents i.e., 50 out of 500 said they check their social media page few days in a week.

4.4.9 Media used for online shopping:

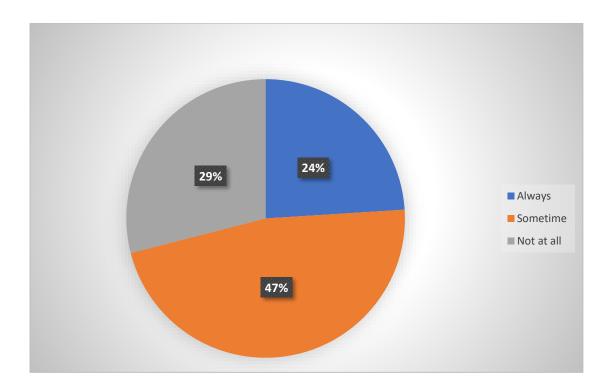
Figure: 4.11



Maximum number of respondents i.e.,70% use smartphone for online shopping. 20% housewives used computer or laptop to buy products online and 10% housewives used Tablets for online shopping.

4.4.10 Consulting family members before shopping online.

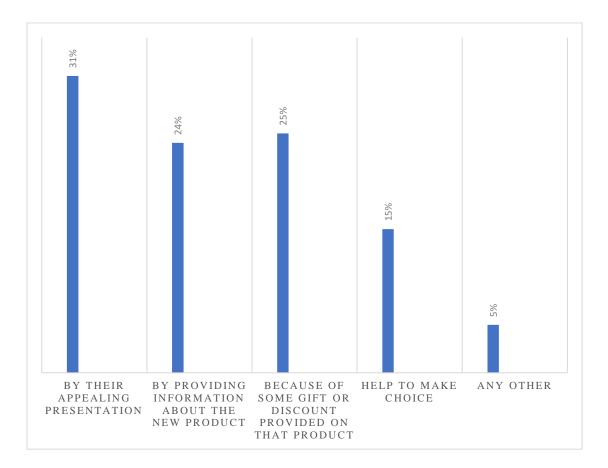
Figure: 4.12



47% respondents sometimes ask their family before making buying decision. 29% respondents said they never ask family members about their shopping decision. 24% respondents always ask or consult their family members before buying products online.

4.4.11 How online advertisements influence the purchase of household goods?

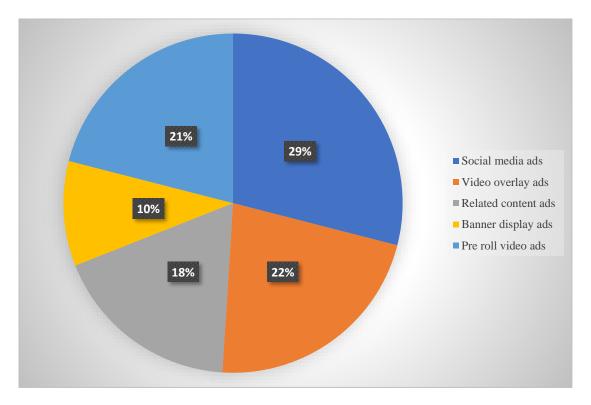




31% respondents said they get attracted by the appealing presentation of the product. 24% respondents said they get attracted by the way they have provided information about the new product. 25% respondents got attracted because of some gift of discount provided on that product. 15% housewives got influenced by the way that product had helped to make choice of their product by highlighting the USP of the product. 5% respondents got influenced by some other factors.

4.4.12 Which form of online media ad creates a greater impact on you?





29% respondents said they get impacted by social media ads (Ads while using social media platform like Facebook, WhatsApp etc.). 22% housewives responded video overlay ads (Ads displayed while playing video). 18% housewives said related content ads (Ads related to the searched products) create greater impact on them. 10% housewives said banner display ad (Ads appearing on any webpage) create impact on them. 21% housewives got impacted by pre roll video ads (Ads appearing before the video is played).

4.4.13 How online media advertising is different from other media like newspaper, magazine, TV, radio etc.?

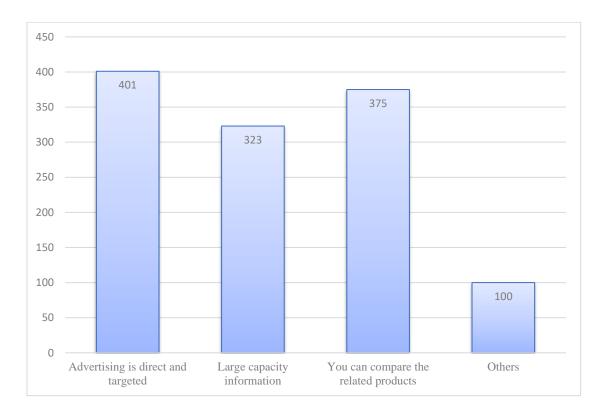
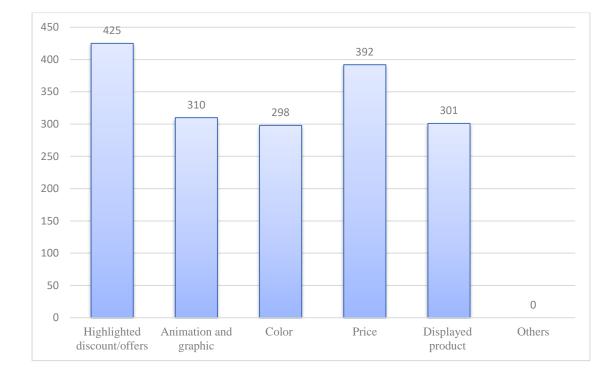


Figure: 4.15

When asked about how online media is different from other media, 401 housewives out of 500 said that advertising in online media is direct and targeted. 323 out of 500 said it has large capacity information. 375 out of 500 said they can compare the related product and 100 out of 500 came up with some other options which will be discussed in the discussion column.

4.4.14 What features of the online advertising website attracts you to visit them?

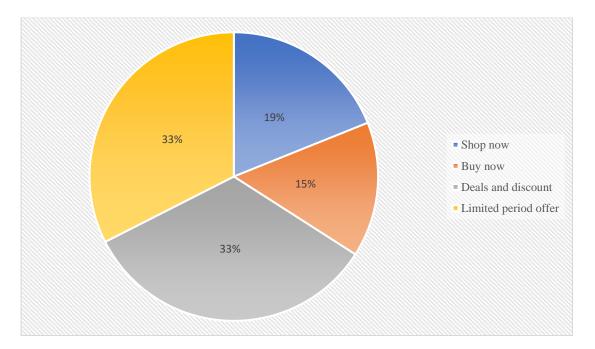




425 out of 500 housewives said they get attracted by the highlighted discount/offers. 310 said they get attracted by animation and graphics, 298 out of 500 got attracted by color, 392 housewives got attracted by price. 301 said they displayed product attracts them, 0 respondents came up with some other options.

4.4.15 Towards which persuasive words you get attracted?





19% respondent out of 500 said they get attracted by shop now. 15% housewives said they get attracted by the word buy now. 33% respondents get attracted by the word deals and discount and 33% housewives said they get attracted by the word limited period offer.

4.4.16 What kind of online advertisement you like?

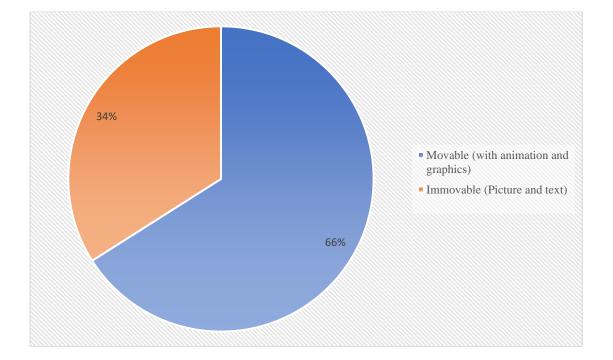
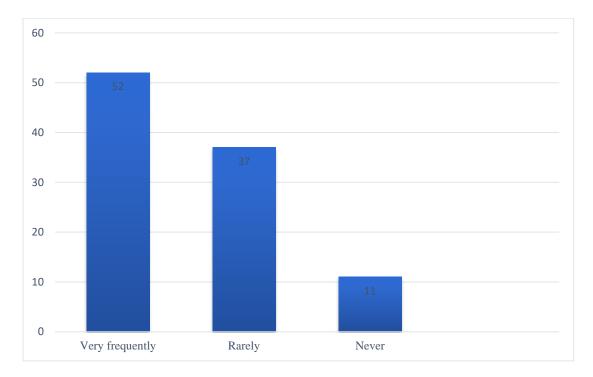


Figure: 4.18

When asked by the housewives about which kind of advertisement they like 66% housewives said they like movable type of advertisement which contains animation and graphics. 34% respondents said they get attracted by immovable ads containing only picture and text.

4.4.17 Does your shopping get influenced by the opinion of friends, relatives and online offers?





Housewives buying behavior got affected by the buying behavior of their friend relatives and online offers. 52% respondents said very frequently they got attracted by the buying behavior of respondents. 37% respondents rarely got influenced by others opinion and 11% respondents said they never get influenced by the opinion of friends' relatives and online offers.

4.4.18 Table No 4.7 Rook and Fisher's scale (1995) to measure the level of buying impulsiveness in respondents.

Questions	Mean	SD
I often buy things	2.30461	1.25648
spontaneously		
"Just do it" describes the	2.676	1.333635
way I buy things		
I often buy things without	1.1867	1.9639
thinking		
((T) , 1) , ((1)	2.060	1.25.00.00
"I see it buy it "describes	2.068	1.2563969
me		
Sometimes I feel like	3.688	1.352892
buying things on the spur		
of the moment		
I buy things according to	3.49	1.65753
how I feel the moment		
I carefully plan most of	3.49	1.1244
my purchases		
Sometimes I am a bit	3.858	1.1244
reckless about what I buy		
	1	

Do not agree at all (1)

Rather disagree (2)

Neither agree nor disagree (3)

Rather agree (4)

Strongly agree (5)

When respondents were asked about whether they often buy things spontaneously the mean value was 2.3 which is nearly equal to 2 which means rather disagree.

"Just do it" describes the way I buy things the mean obtained for this value is 2.6 which is nearly equal to 3 which means Neither agree nor disagree.

I often buy things without thinking, the mean obtained for this is 1.1 which is nearly equal to 1 which means do not agree at all.

"I see it buy it "describes me, the mean obtained for this is 2.06 which is equal to 2 which means rather disagree.

Sometimes I feel like buying things on the spur of the moment, the mean obtained for this option is 3.6 which is nearly equal to 4 which means rather agree.

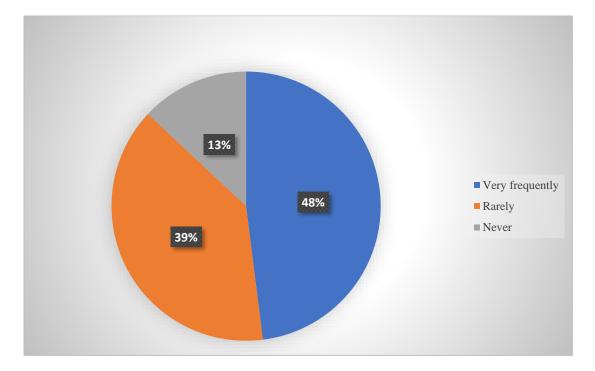
I buy things according to how I feel the moment, the mean obtained for this value is 3.4 which is nearly equal to 3 which means neither agree nor disagree.

I carefully plan most of my purchases, mean obtained for this value is 3.4 which can be rounded of as 3 and means neither agree nor disagree.

Sometimes I am a bit reckless about what I buy, mean obtained for this option is 3.8 which can be rounded of as 4 which means rather agree.

Rook and Fisher scale is used to measure buying impulsiveness of the respondents. From above table it can be seen that housewives thinks before buying anything on the internet they don't buy things spontaneously. But still, they are reckless in buying some products online. They get attracted by sale and offers and make buying decisions. 4.4.19 Do you develop irresistible urge to buy product which is not of much use?

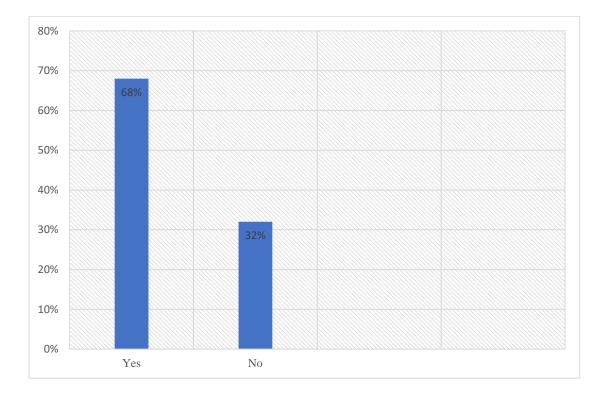




48% housewives said very frequently they feel the urge to buy products online. 39% housewives said that rarely they feel the urge to buy products online and 13% respondents said they never feel the urge to buy the products online.

In the above figure it can be seen that when housewives were asked about their irresistible urge to buy things online maximum respondent's reply was yes very frequently and the reason behind this was sale and offers, they buy things which is not of much use but will be used in near future.

4.4.20 Do you purchase the particular product from same website again and again?



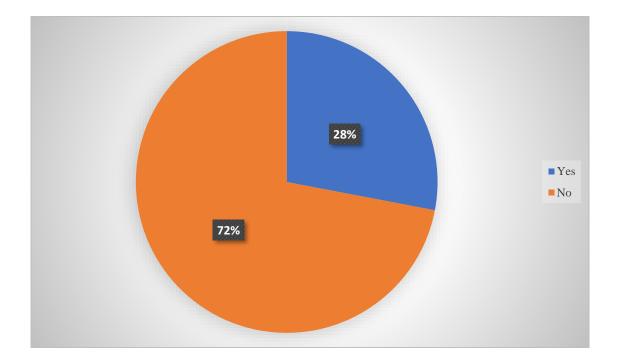


68% housewives said they prefer using same website again and again sometimes they switch to some other website whereas 32% respondent said No they don't shop from the same website every time they keep on switching to some other online sites according to their convenience.

Maximum number of respondent's answer was yes because they develop a trust with that particular website and as they become a permanent customer, they get some loyalty benefit from the website. Nowadays websites are also welcoming the new customers with welcome offers in this they provide some reward points or cashback to the new customers, they also give some cashback on referring their websites to friends and family.

4.4.21 Have you purchased an expensive, infrequently bought and risky product without knowing much about that?

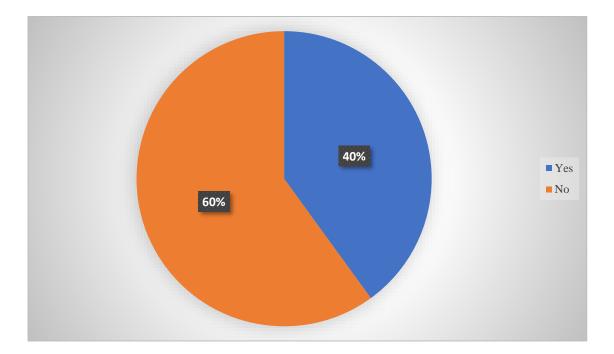
Figure: 4.22



28% respondents said yes, they have purchased an expensive, infrequently bought and risky product without knowing much about that and 72% housewives answer was No.

When it comes about buying expensive and risky products housewives do a proper research about that product and compare it on different websites and go through the reviews provided by the customers. While buying expensive items like electronic goods, precious metals like gold, silver, diamond etc. they prefer offline shopping. **4.4.22** Do you buy products from any of the online retailer because you find no difference in them?

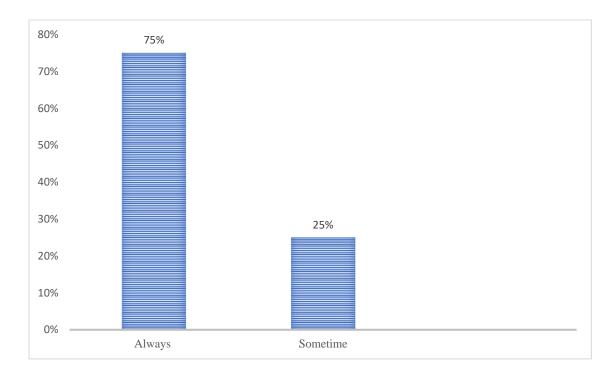
Figure: 4.23



60% respondents said they don't buy products from any of the online retailor and 40% respondents answer was yes.

4.4.23 Do you gather information related to the product before buying it?

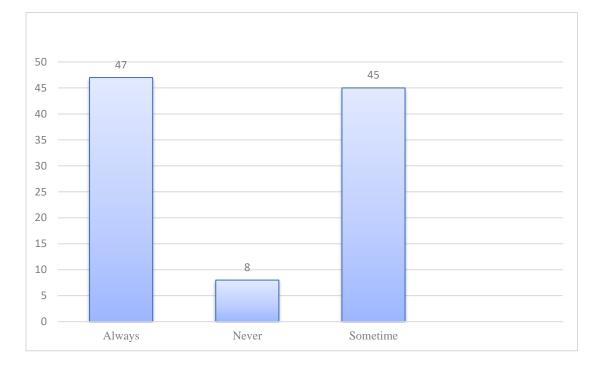




75% housewives gather proper information before buying it, 25% said they sometime gather information before buying products online.

4.4.24 Do you switch to different online retailers, not because of dissatisfaction but to check variety?

Figure: 4.25



47% housewives said they always check different websites to check variety of the product.8% housewives said they never switch to other website to check the variety and 45% respondents said they sometime visit different websites to check the variety of the products available on different websites so that they get best deal.

4.4.25 Rate the following E-commerce sites on the basis of user-friendly factors (Point of selection, Purchase and return):

- Amazon (1)
- Flipkart (2)
- Snapdeal (3)
- Ebay (4)
- Jabong (5)

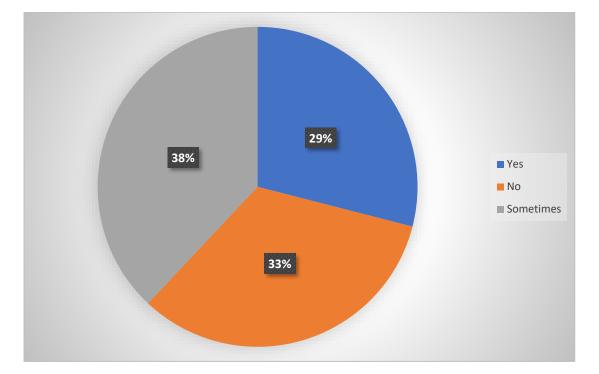
Table: 4.8

E-commerce sites	Point of Selection	Purchase	Return
considered			
Amazon	99%	98.6%	99.04%
Flipkart	83%	82.28%	82.68%
Snapdeal	60.08%	56.8%	60.08%
Ebay	51.36%	51.88%	51.36%
Jabong	67.36%	68.52%	67.36%

The housewives were asked about the user-friendly features of the E-commerce sites which attracts them the most while shopping. For point of selection 99% housewives opted Amazon, 83% Flipkart, 60.8% Snapdeal, 51.36% Ebay and 67.36% housewives opted for Jabong. For purchase step 98.6% felt Amazon to be apt, 82.28% said Flipkart, 56.8% said Snapdeal, 51.88% Ebay and 68.52% opted Jabong for the purchase feature. In return facility 99.04% opted for Amazon, 82.68% Flipkart, 60.08% Snapdeal 51.36% Ebay and 67.36% felt Jabong to be good for return policy.

4.4.26 Do you hesitate when you are asked to provide card details while online shopping

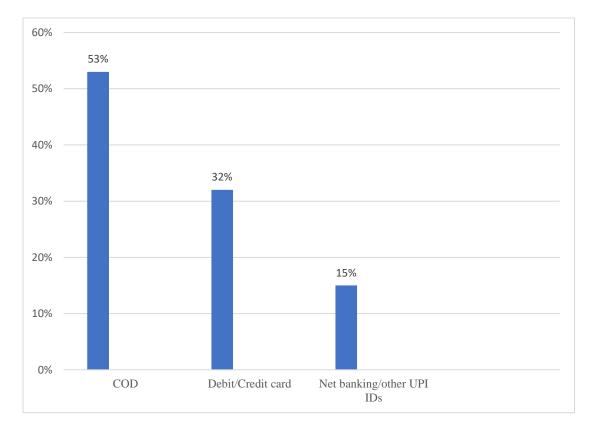




33% respondents said they do not hesitate while providing card details to the website while online shopping, whereas 38% respondents said they sometimes hesitate to provide their card details to the website and 29% said yes, they hesitate while providing card details to the website while doing they payment.

4.4.27 Mode of payment opted while ordering product online.

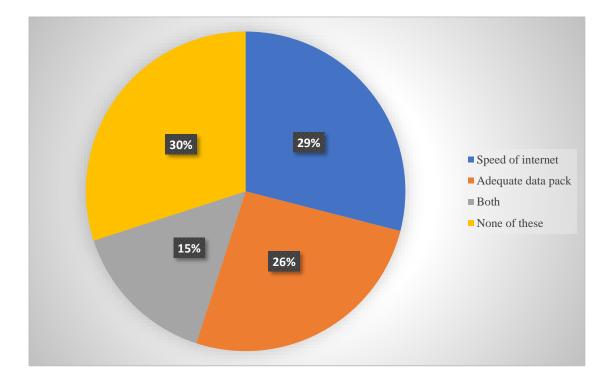
Figure: 4.27



In the above figure we can see that maximum homemaker i.e.,53% are opting for COD option while making the payment. 32% housewives opted for debit card/credit card option. 15% respondents opted for net banking/other UPI IDs.

4.4.28 Does your online shopping gets affected by any of the following?





In the above figure we can see that housewives shopping does get affected by internet speed and availability of internet. 30% housewives they get adequate internet speed and they can easily shop anything online, 29% housewives said their shopping gets affected by speed of internet, 26% said their shopping gets affected by not having adequate data pack and 15% respondents said they get affected by both speed of internet and adequate data pack.

4.4.29 Your Maximum time is spent on which of the following social media platforms?

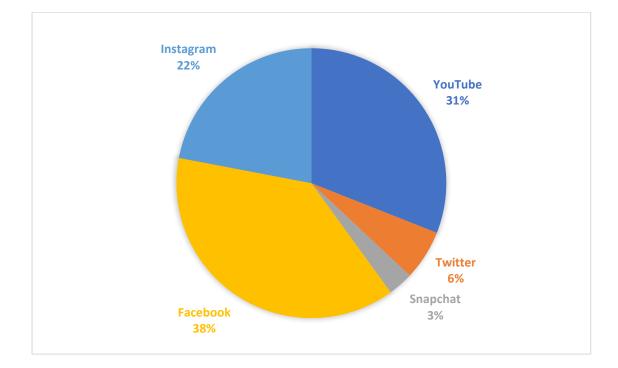


Figure: 4.29

In the above figure it can be seen that 38% housewives spend their maximum time on Facebook, 31% on YouTube, 22% on Instagram, 6% on Twitter and 3% on snapchat.

4.5: Qualitative analysis:

A case study was done on 10 housewives to understand their shopping decision and how does it get affected. Case study will help to reverify the data provided by them in the questionnaire. For this purpose, house wives living in Mumbai and Pune were contacted on phone and they were made comfortable and were assured that their name will not be revealed in the study. A good rapport was developed by them so that the information provided by them will not be biased. The discussion was transcribed for the analysis purpose.

Does your family have objection in your online shopping?

Most of the housewives replies yes, their family members ask a lot of questions if they opt for online shopping, some of them said they have to convince their husband first if they like some product online and then they make their buying decision. They are dependent on husband or guardian for money so they cannot take the buying decision independently. 20% housewives said they freely make their buying decision because they are given some fixed amount of money every month and accordingly, they buy the things they want.

Which mode of payment do you prefer and why?

When asked about the mode of payment, COD topped the list as they feel it more secure because they have to make the payment once they have been handed over their product. Some homemakers said they save some money from their pocket money and keep it secretly from their husband and buy clothes or cosmetics, this way the option which they have is paying in cash.

Women living without husband were mere free in making buying decision.

There were some housewives who were living without their husbands because of their transferrable job, divorce and some of them were widow. In this case majority of the buying decisions need to be taken by the wife. 40% housewives said that they still ask or consult their husband or guardian before making online buying decision because they were not confident in taking solo decision, but 60% housewives said they freely make the online buying decision.

Why do you shop online?

Their answer was price. They get good deals online they can compare the products online in very less time. Some of them said they shop because they have some family problems like small baby health issue etc. Most of the new mom opted for online shopping because they got very good deals online and also, they got some discount on the subscription of the product also. Housewives also said their husband are busy or don't like to go for shopping. There were few of them who said that shopping also helps to beat their depression, they look for products and come across products which are frequently bought together and make their buying decision. Online shopping is more convenient they can shop whenever they feel like shopping or they want to feel good.

Does your buying decision formed by looking social media advertisements?

The answer was Yes. They said they get information about the newly launched products through social media. The social media advertisements make them curious about the new products and they either visit the link provided or visit different E-commerce sites and compare the product and when they want to buy the product they can easily go for the best deal.

One of the respondents said whenever she wants to buy any product, she puts it in the social media groups and gets many options and it becomes easy to select the product because the information is gained by the people who are already using or have used the product.

Some housewives also said they make buying decision by looking the reviews and videos of social influencer. They said this way they got to know about the recent trends and simultaneously they got the review of the product from them. So, it can be said that social media influencers play a key role in framing the buying decision in the housewives.

Where were you located before marriage?

The housewives were from different parts of the country. Majority of the respondents were the residents of Maharashtra and rest of them were from the northern and southern and eastern part of India, who were living here because of their husband's job.

The housewives of southern part of India were more experimenting with online shopping, they were more tech savvy. The consumers from the northern part of India were more demanding and price sensitive, status conscious and wanted more by paying less.

It was also seen that the customers form south India made buying decision emotionally especially when it comes to shopping apparel and furnishing the preferred traditional items but customers from north India were attracted towards modern and status symbol products.

The power and masculinity were not that dominant in the housewives from south India whereas the north Indian housewives had influence of Masculinity and were more dependent on their husbands and guardian for shopping online.

When did you started online shopping?

Housewives said that they started online shopping after their marriage, before marriage they were only occasionally shopping selected items like apparel, books, cosmetics but after marriage their shopping list changed. After marriage their shopping was budget oriented.

One woman said "now their priority has changed before marriage they were not concerned about the price, they just went with the look but after marriage we have so many things to look after, now we are the one who plans the budget of the house so we know what to be bought and what should be kept on hold".

What are the hurdles faced during online shopping?

There were so many hurdles brought up into limelight by the housewives involved in the online shopping. Most talked hurdle was the security; they were very suspicious about providing the card details while making payment.

There are some sites which are charging shipping charges on some amount of purchase, to avoid it they have to shop for some fixed amount like 500 or 1000. This way they have to compulsorily add some products to their card to avoid the shipping charges or else they have to pay shipping charges. Myntra is charging Rs.149 as platform handling fee which was disliked by most of the housewives.

Pallavi Singh from Pune said that they do not get the actual feel of the product so it becomes very difficult to make the buying decision. They preferred the sites which has easy return and exchange policy.

Technical glitch is also very talked about problem amongst the housewives. They said that sometimes while making online payment their transaction fails due to poor internet connection, traffic on the website or some other issues. Ashwini said that once she was making online payment the amount was debited from her account but was not credited to the seller's account. This creates chaos and they have to take follow-up from the bank regarding the same which is very irritating.

Missing product information or feedback of customers also creates hurdle while shopping online. Housewives believe in the word-of-mouth publicity they go for the products after consulting their family friends or reviews mentioned by the customers who has already used that product.

Type of family and shopping behaviour of housewives.

Mostly the housewives living in Mumbai and Pune were living in nuclear family. The women living in nuclear family were free in doing online shopping, whereas the women living in joint family were not that free to shop online. Housewives living in nuclear family had to face some restrictions from their in-laws as they did not like online shopping and thought it is simply waste of money. In nuclear family the housewives who had small kids or expecting mom were more involved in online shopping because they get so many offers online and without leaving home, they can buy the products which they want.

Were you working earlier, what is your opinion on online buying when you were working and now?

25% housewives said that they were working earlier but now due to family restrictions and responsibilities they had to leave their job. They said they were, freer in taking decision to buy products online but now after leaving their job they have to depend on husband's opinion to buy any product. Chapter 5

Conclusion and Recommendation

5.1 Background:

The main aim of this research was to apprehend the mindset of housewives related to online shopping. Housewives plays a very important role in planning the entire budget of home. They make the shopping plan and list related to their need and want. As life in metropolitan and urban cities are getting fast day by day, they have switched to online shopping because of its various facilities available. Today approximately all the items and companies have come on online platform because they know that people are turning on it. It becomes very important for all the companies to understand their target customers and their perception towards it so that they can understand them and provide better service in return. The previous studies done in this field showed that attitude and perception of audience towards online shopping was not properly covered and also very less research was done on the housewives online shopping attitude. Previous researches had covered the working women and youth online shopping attitude but the housewives living in metropolitan and urban cities like Mumbai and Pune were excluded. Mainly the previous research was done on the demographics of the audience and changing market trends. As the data is collected from both Mumbai and Pune, some questions in the questionnaire are analyzed separately which gave a clear understanding about the respondents and their needs.

It becomes very important to understand the perception and attitude of housewives living in Mumbai and Pune towards online shopping because they have plenty of offline shopping options related to vegetables, grocery, apparels, furnishing, gardening etc., they can bargain in these stores despite of this they are doing online shopping. It becomes really very important to understand what are the factors which is attracting them towards online shopping and what is their reaction towards online media advertising, are they noticing it or not and what they are liking the most in it so that it can be further made more userfriendly.

This study focuses on multiple factors that determine how online advertising is perceived by the housewives and what is their response towards it. It also talks about the challenges faced by online advertising in urban cities like Mumbai and Pune.

5.2 Findings:

In this study majority of housewives involved in online shopping are from the age group 25-30 years and most of them are well educated and graduation is their minimum educational qualification which is pretty fair. Majority of respondents in Mumbai and Pune lived in nuclear families but in Pune the joint family ratio was greater than Mumbai which shows that more respondents live in nuclear family in Pune as compared to Mumbai. On the basis of economy Mumbai and Pune are dominated by middle class people. Middle class people think twice before making any buying decision because they have limited budget in which they have to fulfil their needs and want. Maximum number of respondents i.e., 20% of respondents got 20000-25000 as their monthly expenses.

The housewives preferred those websites which are user-friendly, renowned and having better customer support system. It was observed that in Mumbai and Pune people were more reliable to Amazon, when asked about it they said that the products are cheaper here as compared to other websites, its return policy is good, payment process is safe and customer support department is also very supportive.

It was observed in the research that most of the people opt for online shopping because they find it more convenient because they don't have to go to the store personally to buy the things. Travelling is one of the biggest problems in Mumbai and Pune, traffic and pollution makes it even worst. The housewives who are suffering from some health issues or challenges (Respiratory disorder, eye problem, Injury and accident, Musculoskeletal, Pregnancy and child birth etc.) find this platform very convenient. 34% housewives in Mumbai and 85% in Pune were having some or the other mentioned health issues.

Most of the housewives got information about online offers and new arrivals through different social media platform. When they get free form the house chores, they spend some time on different social media platform where they come across may advertisements related to different products and services. All the companies today have their social media pages because they know that this is the platform where people spend most of their time. Once they like any website or e commerce platform, they continuously start getting suggestions related to their search and needs. Their buying decision also gets changes by these advertisements, sometimes when they see "limited period offer" and "hurry only few left", they suddenly want to grab the item sometimes they stock up these items because they don't know whether they will get such deals in the future. It was also observed in the research that the upper class and middle class were more involve in online shopping and other working class and lower-class were very less as compared to the previous two classes involved in online shopping, some of the factors are the speed of the internet, media for online shopping and budget.

In the study it was found that maximum housewives prefer to buy cosmetics from certified online sites but they hesitate to buy clothes because they cannot get the touch or feel of the fabric which is very important while buying clothes or other fabric items. Marketers should closely and carefully study the factors which is taking away the customers from doing online shopping.

Most of the people used internet for social networking and communication. All of them had their account on social media platform like Facebook, Instagram, Pinterest, WhatsApp, YouTube, twitter etc. 355 out of 500 respondents spend 3-5 hours in a day.29% respondents said they notice the advertisements shown on social media and then their preference was video overlay ads, pre roll video ads, related content ads and banner display ads respectively. The more they spent time on social media more they were exposed to the online advertisements.

70% respondents used smartphones to access internet and do online shopping, 20% did from laptop/Desktop and 10% from tablets. As maximum number of housewives use smart phone for online shopping so the E-commerce sites should pay attention in making the application user friendly for smartphone users. Some of the respondents faced problem while shopping with some website because their mobile version was not properly designed and the websites were very slow. The data shows that the future of online shopping is going to be smart phone.

This study will help the online advertisers (big or small) in comprehending the perception of the housewives living in urban areas towards online shopping and further in developing strategies regarding their campaign. This will also help them to understand their problems faced while shopping online. Online advertising helps in making the brand image of website. Aggressive and quality advertising of Amazon, Flipkart, Myntra, Lens-kart, Zivami etc. are some of the examples of strong branding strategies in Indian online market. There are some brands which only use online advertising to promote their product they do not use any other conventional medium of advertising e.g., Mama earth, cloth diapers (superbottoms, cuddle care) etc. and some brands are focusing on IMC (Integrated Marketing Communication)

Housewives online shopping was affected by the speed of internet but by the technical advancement and launch of pocket internet online shopping rate has increased.

1.3 Conclusion:

Testing of Hypothesis.

E-commerce is growing day by day in India and has made its position in consumer's mind. Research done on Buying behaviour, online media advertising and E-commerce showed that advancement in technology is going to increase its pace in the coming future. Good Cyber security, speed of internet, availability of smartphone are some factors which has to be improved to gain more customers into online shopping.

• User friendly websites goods and services will affect the buying decision of the respondents.

Table No- 5.1

Average score of	Amazon Flipkart	Averag Amazon 1 040	e score of Flipkart	Correlat Average score of User -friendly attributes nazon Flipkart Snapdeal Ebay Jabo 1 1 1 1 1 040 1 1 1 1	Co Idly attri Ebay	Correlations ttributes y Jabong	Amazon	Fipk?	uen	Frequency Of purc	Frequency Of purchase Flipkart Snapdeal Ebay Jabong
	Flipkart Snapdeal Ebay Jabong	040 045 052 .024	1 051 021 .105*	.144*** .016	1.282**						
-	Amazon	.475**	420**	.054	.039	084	1				
	Flipkart	475**	$.406^{**}$	023	039	$.128^{**}$	924**		1	1	1
of	Snapdeal	.028	050	043	053	038	032		034	034 1	034 1
purchase	Ebay	.016	029	048	010	.015	.019		019	019007	
	Jabong	029	.021	015	106*	.004	007		.007		.007016009
	**. Correla	ation is sign	ificant at t	**. Correlation is significant at the 0.01 level (2-tailed).	l (2-taile	d).					
	*. Correlat	ion is signif	ficant at the	*. Correlation is significant at the 0.05 level (2-tailed).	(2-tailed	·					

The three attributes considered to measure the user-friendliness of the websites were:

Point of Selection: In this step the buyers looked for the variety of product while making the selection. They looked for the color options available. They looked for the quality of the product by going through the description of and the products and the feedbacks provided by the buyers. Websites provide them the option of filters which they can apply as their requirement.

Purchase: After going through the product and analyzing it they make up their mind to buy the product. This stage also consists of payment related options and change of address. Sometimes due to some reason they have to change the address which is not available in all the websites. Online customers look for easy and safe payment and delivery options.

Return: In this the customers looked for the return policy of the website. Majority of the housewives were impressed by the return policy of Amazon and Flipkart. They said, there were some products on these websites which do not have return policy but in case they got defective products it was replaced. There were some websites which had not clearly mentioned the return policy hence were losing the clients.

Purchase frequency was high with the website which were following these attributes.

Correlation implemented was on the average of the three attributes of websites being userfriendly and the frequency of purchase of the respondent frequency was taken out and the correlation was calculated.

Negative co-relation was shown in Snapdeal. It was user-friendly and was following all the three points still due the price of the product, negative publicity and intolerance statement made by Amir Khan who was the brand ambassador in 2015, Snapdeal showed negative correlation.

Ebay- The frequency is not good.

Jabong showed Neutral co-relation. No significant relation exists between the frequency of sale and user-friendly attributes of Jabong.

Positive and highly significant co-relation was observed between frequency of purchase and user-friendly attributes of Amazon (.475^{**}) and Flipkart (.406^{**}).

Hence the hypothesis "User friendly websites goods and services will affect the buying decision of the respondents", is proved.

• Technical glitches and fear in providing card details impact the frequency of online shopping.

Table No: 5.2

Correlations									
	Fear in								
	providing	Technical	Frequen						
	Card Details	Glitches	су						
Fear in	1								
providing Card									
Details									
Technical	.028	1							
Glitches									
Frequency	627**	760**	1						

Highly significant and negative correlation was observed between fear in providing card details (-.627**) and technical glitches (-.760**) affecting the buying decision of housewives living in urban areas of Mumbai and Pune. Hence it was proved that technical glitches in the website and fear in providing card details impact the frequency of online shopping.

• Offers given by the website affect the buying decision of housewives.

Table No: 5.3

				Co	rrelatio	ns				
	A_F	F_F	S_F	E_F	J_F	A_O	F_O	S_O	E_O	J_O
A_F	1									
F_F	924**	1								
S_F	032	034	1							
E_F	.019	019	007	1						
J_F	012	.012	015	009	1					
A_O	.119**	076	.085	.007	031	1				
F_O	153**	.168**	089*	008	.027	899**	1			
S_O	014	.014	022	013	.052	.010	016	1		
E_O	066	.012	015	009	.095*	092*	.027	.052	1	
J_O	075	.075	014	008	017	.013	017	025	017	1
**. Correlation is significant at the 0.01 level (2-tailed).										
*. Con	relation is	signific	ant at th	e 0.05 le	evel (2-t	ailed).				

Convolations

E-commerce sites come up with sales and offers in some special occasions or festivals. They highlight their sale offers on various social media platforms and design some advertising campaigns regarding the same. The eye catchy and persuasive advertisement attracts the housewives to visit the website and attractive offers triggers the buying decision in them.

Highly significant co-relation was observed between offers provided by the website and shopping frequency of the housewives. It can be seen that when Amazon came up with offers shopping frequency of the respondent's was high i.e., .119** and in Flipkart the value was .168**. In the table it can be seen that Flipkart came up with more offers as compared to Amazon and when Flipkart came up with offers that time the sale of Amazon selling frequency fell down (-.153**).

Hence the hypothesis "Offers given by the website affect the buying decision of housewives" is proved.

1.4 Suggestions:

5.4.1. Smart use of social media for advertisement and promotion.

Social media is becoming powerful day by day and is coming up with various new features. The E-commerce sites and the marketers should target social media for the advertisement. They should be aware of all the new features and tools of social media so that they can use it wisely.

5.4.2. Designing short and appealing advertisement.

The online advertisers should focus on making advertisement more appealing by graphics and videos because people do not get attracted towards advertisements having only text. People do not like to watch long advertisements they generally skip those ads, so advertiser should focus in making short simple and appealing advertisements.

5.4.3. Providing authentic and certified products.

Most of the housewives used online shopping to shop cosmetic items and they trusted Nykaa and Purplle for this purpose because these websites provide certificate of authenticity for their products. As the online market is flooded with duplicate cosmetics people don't want to take risk in visiting some other websites as they do not provide any certificate mentioning the product is original and pure. So other websites should also have a check on such duplicate products and they should also provide certificate of authenticity.

5.4.4. Easy return and replace policy.

The websites should provide easy return and replace policy because sometimes the customers get different product from what they had actually selected. They also get defected product sometimes so easy return policy will help them in getting good products.

5.4.5. Collaboration with famous local markets.

E commerce websites should look into collaboration with famous local markets of Mumbai and Pune like Fashion Street, FC road market, Tulshi baug, Crawford market, Chor bazar, Clover center, Juna bazar etc. and make their products available online so that people who cannot go to these places can buy products easily online.

5.4.6. Smartphone compatible websites

The E-commerce site should make their website compatible for smartphone because majority of the housewives did online shopping through their smartphones. There were some websites which were not compatible for smartphones hence took longer tome to open the page and it was difficult to view the products.

5.4.7. Capturing the recent trends of the market and using it for their advertisement.

The online marketers should look for what is trending online and accordingly plan their advertising campaign this will help them in catching attention of the housewives as they are like to go with the trend.

5.5 Discussion:

After analyzing the replies of the homemakers received through the questionnaire it came forward that, respondents of all age group prefer online shopping but homemakers less than age of 35 do it more confidently and frequently. It was also observed that respondents living in both the cities (Mumbai and Pune) are mostly form nuclear family and they prefer online shopping because it is convenient and time saving. They also spend more time on internet as compared to respondents living in joint family as a result, they are more exposed to online world and advertisement. A research paper published in 2008 in Washington by Kennedy stated that traditional nuclear families use internet and cell phones to create a new connectedness. Bellmen and colleagues (1999) did a research on the background of the customers and found out that online customers are young and educated, they also mentioned that demography of the customers plays a very important role to understand online consumer behaviour.

When asked about the purpose of using internet, majority of respondents living in Mumbai and Pune said they use internet for social networking and communication, then came the number of browsing and online shopping. In this way respondents using social media are exposed to all types of advertisements of their interest. It also becomes a very good platform for targeted of direct advertisement as they get advertisement of their interest. Whatever products they search online it gets displayed on their wall or homepage.

In the survey it was found that most of the housewives use mobile phone to surf internet as it is more convenient and handier for them to use, they can use it anywhere and anytime. It was observed that 70% of respondents used smartphone to surf internet and online shopping,20% used laptop and desktop and 10% used tablets for their online purpose. A report published in IAMAI in 2013 titled "Digital Advertising in India" stated that mobile internet is increasing at a high pace in India. The E-retailors should concentrate on making mobile shopping more convenient and user friendly for the respondents. There are many shopping sites which are very poorly developed for smartphone device.

Most of the respondents get attracted by social media advertisement as they are more targeted towards them second comes the video overlay advertisements third is pre roll video ads fourth comes the related content advertisement and fifth is banner display ads. Research done by Latif and Abideen in 2011stated that "Online advertising is influencing the behavior, lifestyle, attitude and in the long run it can influence the culture also". Hoffman and Novak (2012) in his study found that consumers get more attracted towards the advertisements related to discounts or advertisements which contains some highlighted information. Middle class people concentrate more on online advertising because they get very attractive offers and they can buy more on paying less.

In the study it was found that people rely more on Amazon and then on Flipkart for online shopping. It was observed that more people get attracted by the offers brought up by amazon but for some items like electronics they switch to Flipkart. A report published by Hariramani.S and Pandya. H (2016) titled "A comparative study of selected online shopping website from customers perspective in the city of Ahmedabad" stated that amazon is preferred by most of the males and females for online shopping. It also stated that age of respondents does not significantly affect the online shopping whereas income significantly affect their choice of online shopping. Goldsmith and Limayem et al. in the

year 2000 stated presentation and layout plays a significant role in attracting customers to the website.

Housewives shopping got affected by the buying behaviour of family, relatives and friends. It was observed that maximum number of customers i.e., 52% got attracted by the buying behavior of family and friends. Arndt (1967) and Godes & Mayzlin D (2003) stated that customers go for word-of-mouth publicity before buying their products online. Smith et al. also stated that people like to gather information before buying any product they give priority to the referred products and recommended products, people like to collect information from their known ones regarding their experience with the products. In my study it was found that 75% housewives seek information about the product and website before making their buying decision.

It was observed that 29% housewives hesitated in providing the card details to the websites and 38% sometimes hesitated especially when they were shopping from new website. It was also observed that 53% housewives preferred COD because they were not comfortable in providing their card details to the websites. 32% opted for card payment and 15% went for net banking and other payment mode. Maigan and Lukas (1997) did a research on consumer's perception towards online shopping found that customers hesitate in sharing their card information while making the payment.

5.6 Scope for Further research:

Further research can be done on the relation between time spent on internet and frequency of online shopping. The people who spend less time on internet get very less exposure to online advertisements whereas those who spend more time on internet get more exposure to online advertisements. Study on the buying behaviour of both the types of respondents can be done.

Research may also attempt to find best time to display online advertising so that it may reach larger target audience.

Research can also be done on several online media platform which people use to gather information and interact with each other. They can target those media which are frequently used by the users so that they can target their customers.

Comparative study can be done on the different age group of the housewives and how their shopping habit differs according to their age Some of the online shopping websites are not covered in this study due to time constrain. Many new websites are getting formed research can be done on those newly created websites. Social impact of advertising can also be studies in detail. Social media and buying behaviour can also be a good topic to study.

Status and story a new feature on social media is increasing the desire of people they want to showcase and show off their lifestyle. A separate research can be done on this topic how new features of social networking sites are increasing the need of people to look good and dress up nicely.

All online shopping websites are not covered in this study due to time constrain and some E-commerce sites which are studies are now taken up or merged in some other brand. Many new websites are getting formed research can be done on those newly created websites.

Social impact of advertising can also be studies in detail. Social media and buying behaviour can also be a good topic to study.

Status and story a new feature on social media is increasing the desire of people they want to showcase and show off their lifestyle. A separate research can be done on this topic how new features of social networking sites are increasing the need of people to look good and dress up nicely.

5.7 Implications:

•This academic research will help to understand the steps in making buying decision of the housewives.

•It will help the companies to design the advertising message for the special target group (housewife).

•It will create a platform for advertising research on the buying decision of the housewives.

•It will be helpful for the online shopping sites to understand the problem faced by the housewives while doing online shopping and implementing the changes in their services to gain more customers.

Bibliography

- Abbas Nathier Albarq , 2006, Intention to Shop Online among University Students in Jordan - Consumer behavior 40-63
- Abd Aziz, N., Mohd Yasin, N., & Syed A. Kadir, B. S. L. (2008). Web advertising beliefs and attitude: Internet users' view. The Business Review, Cambidge, 9(2), 337.
- 3. Abdul Azeem & Zia ul Haq. (2012). Perception towards internet advertising: a study with reference to three different demographic groups. Global Business and Management Research: An International Journal, 4(1), 28-45.
- Ahmad, A.(2015). Mapping Online Buying Behaviour. A Critical Review of Empirical studies.Pacific Business Review International,8(2),
- Ajzen, I. (1991). The Theory of Planned Behavior. Organizational Behavior and Human Decision Processes, 179 - 211.
- Alreck, P., Settle, R. B. (2002). Gender effects on Internet, catalogue and store shopping. The Journal of Database Marketing,9(2), 150-162
- Armstrong, G. & Kotler, P. (2005), "Marketing an Introduction", USA: Person, New Jersy 7 Edition.
- Arndt, J. (1967). Word of Mouth Advertising: A review of the Literature. New York: The Advertising Research Foundation Inc
- Arndt, J. (1967). Word of Mouth Advertising: A review of the Literature. New York: The Advertising Research Foundation Inc.
- Ashwini, N.&Manjula, R.(2016). AN empirical study on consumer perception towards online shopping. International Journal of Management and commerce Innovations, 3(2),1103-1110.
- Avendus. (2013). India Mobile Internet: The Revolution has Begun. Mumbai: Avendus Capital Pvt. Ltd.
- Awad, E. M. (2012). Electronic Commerce From Vision to Fulfillment (3rd ed.). New Delhi, India: PHI Learning Private Limited.
- Bakos, J. (1997). Reducing Buyer Search Costs: Implications for Electronic Marketplaces. Management Science, 43(12), 1676–1692.
- Beatty, Sharon E. and Scott M.Smith (1987) "External Search Effort: An Investigation Across Product Categories" Journal of Consumer Research, 14 June, pp 83-95

- Becker, L. B., Martino, R. A. and Towners, W. M. "Media Advertising Credibility." Journalism Quarterly 53, 1976, pp. 216-22. Bezjian, A., Calder, B., and Iacobucci, D. "New Media Interactive Advertising vs. Traditional Advertising",
- 16. Belch, G. E. & Belch, M. A. (2011). Advertising and Promotion: An Integrated Marketing Communications Perspective (9th ed.). New York: McGraw Hill Higher Education
- Bellman, S., Lohse, G., and Johnson, E. "Predictors of online buying behavior," Communications of the ACM (42:12), 1999, pp. 32-38.
- Berger, A.A. (2000). Media and Communication Research Methods: An Introduction to Quantitative and Qualitative Approaches. United States of America: Sage Publications, Inc.
- Bhatnagar, A., Misra, S., Rao, H. R. (2000). On risk, convenience, and Internet shopping behavior. Communications of the ACM,43(11), 98-105.
- 20. Bobbitt, L.M. and Dabholkar, P.A. (2001), "Integrating attitudinal theories to understand and predict use of technologybased self-service: the internet as an illustration", International Journal of Service Industry Management, Vol. 12 No. 5, 423- 50.
- 21. Bruner, G. C., & Kumar, A. (2000). Web commercials and advertising hierarchy of effects. Journal of Advertising Research, 40(1/2), 35-44.
- 22. Business Standard, (April 25 2013), Internet users in India to triple by 2016, http://www.business-standard.com/article/technology/internet-users-in-indiato-triple-by-2016-113042500185_1.html
- 23. Buttle, F.A. (1998), 'Word of mouth: understanding and managing referral marketing', Journal of Strategic Marketing, Vol.6,pp.241-254.
- 24. Buzzell, R. D., & Wiersema. F D. (1981) Successful share-building strategies. Harvard Business Review, 59(1), 135-144
- 25. Census of India. (2011). Censusinfo India 2011: Houses, Household Amenities and Assets. Retrieved November 20, 2014, http://www.devinfolive.info/: http://www.devinfolive.info/censusfodashboard/website/index.php/pages/asset s/total/computer/IND
- 26. Chaffey, D. (2013). E-Business and E-Commerce Management: Strategy, Implementation and Practice (5th ed.). New Delhi, India: Pearson Education Limited.

- 27. Chaffey, D.; Ellis-Chadwick, F.; Johnston, K. and Mayer, R. (2006). Internet Marketing. Strategy, Implementation and Practice. Third edition. Essex: Prentice Hall and Financial Times.
- Cheung, M., Anitsal, M.M. and Anitsal, I. (2007), 'Revisiting Word-of-Mount Communications: A Cross-National Exploration', Journal of Marketing Theory and Practice, vol. 15 (3), pp. 235–249
- 29. Chisnall, Peter M. (1994), Consumer Behaviour, 3rd ed., McGraw Hill Book Company: London, pp 168-
- 30. Chiu, H. C., Hsieh, Y. C. and Wang, M. C. 2008. How to Encourage Customers to use online advertisements. Journal of Business Ethics, 80, 583-595.
- 31. Cohen D. (1988), "Advertising", Longman Higher Education
- 32. Cooke, M. and Buckley, N. (2008). Web 2.0, social networks and the future of market research. International Journal of Market Research, 50(2), 267-292.
- 33. Dubinsky, A.J. & Hensel, P.J. (1984). Marketing students' attitude towards advertising: Implication of marketing education
- 34. Eastlick, M. A., & Feinberg, R. A. (1994). Gender differences in mail catalog patronage motives. Journal of Direct Marketing,8(2), 37-44.
- Engel, J. F., Blackwell, R. D., & Miniard, P. W. (2004). Consumer Behavior (9 ed.): Mike Roche.
- 36. Engel, J., Blackwell, R., & Miniard, P. (1995). Consumer Behaviour. New York: The Dryden Press.
- 37. Esther Thorson (2000), "The Interactive Advertising Model: How Users Perceive and Process Online Ads," Journal of Interactive Advertising, 1 (1).
- Godes, D. & Mayzlin, D. (2003). Using Online Conversations to Study Word of Mouth Communication, (August).
- Goldsmith, R., Stith, M. & White, J. (1987). Race and sex differences in selfidentified innovativeness and opinion leadership. Journal of Retailing, 65(4), 411-425.
- 40. Guha, S. (2013). The Changing Perception and buying behaviour of Women Consumer in Urban India. Journal of Business and Management, 11(6), 34-39.
- 41. https://www.emarketer.com/Article/Social-Media-Marketers-Facebook-Produces-Best-ROI/1013918 (2016).
- 42. International edition-Prentice-Hall, pp 706
- 43. International edition-Prentice-Hall, pp 706

- 44. International edition– Prentice-Hall, pp 706
- 45. J, Bobby. Calder and Philip K. (2010). Kellogg on Advertising and Media: The Kellogg School of Management. Wiley Publication.
- 46. Jansen, B. J., Zhang, M., Sobel, K. & Chowdury, A. (2009). Twitter Power: Tweets as Electronic Word of Mouth. Journal of the American Society for Information Science, 60(11), 2169-2188. doi :10.1002/asi
- 47. Jongeun Kim (1996). Understanding consumers online, Shopping and Purchasing behaviour. Kon Kuk University Seoul, Korea.
- 48. Josiane Chriqui Feigon. (2009). Smart Selling on Phone and Online: Inside sales that get result. AMACOM Publishing.
- Kannan, P.K.; Li Hongsuang "Alice" (2017). "Digital Marketing a Framework, Review and research agenda". International Journal of Research in Marketing. 34 (1) 22-45
- Korgaonkar, P. and Wolin, L.D., (2002), Web usage, advertising, and shopping: relationship patterns. Internet Research: Electronic Networking Applications and Policy, 12: 191-204.
- 51. Kotler, P, 2004, Marketing management, 11th international edition, Prenticehall pp 706.
- 52. Kotler, P., (2004), Marketing management, 11th
- 53. Kotler, P., (2004), Marketing management, 11th
- 54. Kotler, P., (2004), Marketing management, 11th
- 55. Kotler, Philip (2003), Marketing Management, 112th ed., Pearson Education Asia, pp 183-203.
- 56. Kotwal N, Gupta, N & Devi, A (2008), Impact of TV advertisements on buying pattern of adolescent girls, Journal of Social sciences, vol. 16 no. 1
- 57. Kulviwat, S, Guo, C and Engchanil, N (2004), Determinants of Online Information Search, Internet Research, Vol 14, No.3, pp.245-253.(https://www.livemint.com/Politics/DymS22taK4EyAbSYRx0rSO/Where -Indias-affluent-classes-live.html)
- Kwek, C. L., Tan, H. P., & Lau, T. C. (2010). The determinants of consumers' attitude towards advertising. Canadian Social Science, 6, 114-126.
- 59. M,Avantika. Evolution of Digital Marketing in India, https://www.simplilearn.com/history-and-evolution-of-digital-marketingarticle

- 60. MacKenzie, S. B. & Lutz, R. L. (1989). An empirical examination of the structural antecedents of attitudetoward the ad in an advertising pretesting context. Journal of Marketing, 53, 48-65.
- 61. Maigan and Lukas (1997). Factors affecting female's perception towards the usage of electronic payment system, Journal of advances in business management, 275
- Manchanda, P., Dube, J.P., Goh, K.Y., & Chintagunta, P.K. (2006). "The Effect of Banner Advertising on Internet Purchasing". Journal of Market Research, 43(February), 98-108.
- 63. McKnight. D. V. C. (2002). The impact of initial consumer trust on intentions to transact with a web site: A trust building model. Journal of Strategic Information Systems, 297-323
- 64. Mitra, Abhijit. (2013). "E-Commerce in India-A review", International Journal of Marketing, Financial services and Management Research,
- 65. Nisha Chanana and Sangeeta Goele "Future of E-commerce in India", International Journal of computing and business research, 2012
- 66. Oderkerken-Schroeder, G., Henning-Thurau, T. and Knaevelsrud, A. (2010), Exploring the post- termination stage of consumer-brand relationships: an empirical investigation of the premium car market, Journal of Retailing, Vol. 86 No. 4, pp. 372-385.
- Orapin, L., 2009. Factors influencing Internet Shopping Behavior: A Survey of Consumers in Thailand. Journal of Fashion Marketing and Management, 13(4), 501-513
- Raman, N.V, & Leekenby, J.D. (1998). Factors Affecting Consumer's web as visits. European Journal of Marketing, 32(7/8), 737-748.
- 69. Rastogi, Ankur Kumar. (2010): A Study of Indian Online Consumers and their buying behaviour, International Research Journal Vol 1 Issue 10 pp:8
- 70. Rawal, Priyanka. (2013). AIDA Marketing Communication Model: Stimulating a purchase decision in the minds of the consumers through a linear progression of steps. Irc's International Journal of Multidisciplinary Research in Social & Management Sciences, 1(1), 2320 – 8236
- 71. Robert F. Lusch, Virginia N. Lusch (1987), Principles of marketing
- 72. Robertson, Zielinski and ward (1984). Consumer Behaviour. Glenview, IL: Scott Foresman and company.

- 73. Roee G. (2017). "8 Types of Online Advertising You Need to Know". https://www.perion.com/blog/8-types-online-advertising-need-know/
- 74. Rubin, A. M. (2002). The use-and-gratifications perspective of media effects. In Bryant, J., & Zillmann, D. (Eds), Media Effects: Advances in theory and research (pp. 525-548). Mahwah, NJ: Lawrence Erlbaum
- 75. S.R. Kothari. (2012). Research Methodology: Methods and Techniques. (Old ed.), Pragun Publication.
- 76. Smith, D., Menon, S. & Sivakumar, K. (2005). Online peer and editorial recommendations, trust, and choice in virtual markets. Journal of Interactive Marketing, 19(3), 15-37. doi :10.1002/dir.20041
- 77. Studying the Impact of Internet... (PDF Download Available). Available from: https://www.researchgate.net/publication/305925861_Studying the Impact of Internet Advertising on Consumer Buying Behavior [accessed Apr 12 2018].
- Suryandari, R. T. & Paswan, A. K. (2014). Online customer service and retail typeproduct congruence. Journal of Retailing and Consumer Services, 21, 69-76. doi :10.1016/j.jretconser.2013.08.004
- 79. Tiwary, Avinash. (2016). Know Online Advertising: All information about online advertising at one place. Zaccheus Entertainment Publications.
- Tsang, P. M., & Tse, S. (2005). A hedonic model for effective web marketing: an empirical examination. Industrial Managerment and Data Systems, 105, 1039-1052.
- Vakratsas, D., & Ambler, T. (1999). How Advertising Works: What Do We Really Know? Journal of Marketing 63(1), 26-43.
- Vijayasarthy, L.R (2002). Product characteristics and internet shopping intentions. Internet Research: Electronic networking application and policy,12(5), 411-426.
- Werthner H, ricci.f. E- Commerce and Tourism communication of the Acm vol.
 47 (12) 2004.
- Westbrook and black (1985). Westbrook and black (1985). A motivation-based shopper Typology, Journal of retailing, 78-103

Annexure I

Questionnaire

EFFECTS OF ONLINE MEDIA ADVERTISING ON THE BUYING BEHAVIOR OF URBAN HOUSEWIVES IN METRO CITIES [SPECIAL REFERENCE TO PUNE AND MUMBAI FOR THE PERIOD 2013-18].

Personal information:

Name of the respondent	
Address	
Age	
Education	
Occupation	
Type of family	

Table No 1: Details of family

Name	Relation	Age	Education	Occupation	Income

Health category

- a. Respiratory disorder
- b. Eye problem
- c. injury and accident
- d. Musculoskeletal
- e. Pregnancy and child birth
- f. Any other
- g. None

Source of income

- a. Rent
- b. Small scale business

- c. Interest on investment
- d. Others

How much money do you get for monthly expenses?

Specific Information:

- 1. For what purpose you use internet?
- a. Browsing
- b. Social Networking
- c. Information gathering
- d. Shopping
- e. Communication
- f. Other purpose
- 2. How often do you buy products online?
- a. Every week
- b. Every Month
- c. Twice a month
- d. Once a year
- e. Not at all

Table No 2: What kind of product you prefer buying online?

Products	Online retailers	User
Groceries		
Electronics		
Cosmetics		
Kids item		
Clothes		
Accessories		
Foot wears		
Furniture		

Furnishings	
Home decor	
Sports items/toys	
Books	
Gardening items	

- 3. What triggers you to buy online?
- a. Needs
- b. Offers/ Sale
- c. Online blogs/ vlogs
- d. Time saving
- e. It is convenient
- f. Easy to compare
- g. online product review
- 4. Which online retailers do you like to use?
- a. Amazon
- b. Flipkart
- c. Snapdeal
- d. Ebay
- e. Jabong
- f. Others
- 7. Reason for liking the particular online retailer?
- a. Fast Delivery

- b. Lower cost
- c. Better quality
- d. Better customer Service
- e. Easy return policy
- f. Variety
- 8. How do you get information about online offers?
- a. Newspaper
- b. TV
- c. Social Media
- d. Banner ads
- e. Neighbors and friends
- f. Music and video applications
- g.. Email
- 9. How much time do you spend on social media?
- a. Few days in a week
- b. About once a day
- c. More than once a day
- d. 3-5 hrs. in a day
- e. >5 hr in a day
- 10. Which media do you use for online shopping?
- a. Smart Phone

b. Computer/Laptop

c. Tablet

- 11. Do you consult your family members or friends while doing online shopping?
- a. Always
- b. Sometimes
- c. Not at all
- 12. How online advertisements influence the purchase of household goods?
- a. By their appealing presentation
- b. By providing information about the new product
- c. Because of some gift or discount provided on that product
- d. Help to make choice
- e. Any other
- 13. Which form of online media ad creates a greater impact on you?
- a. Social media ads (Ads while using social media platform like Facebook, Whatsapp etc.)
- b. Video overlay ads (Ads displayed while playing video)
- c. Related content ads (Ads related to the searched products)
- d. Banner display ads (Ads appearing on any webpage)
- e. Pre roll video ads (Ads appearing before the video is played)

14. How online media advertising is different from other media like newspaper, magazine, TV, radio etc.?

- a. Advertising is direct and targeted
- b. Large capacity information
- c. You can compare the related product
- d. Others (Please specify)
- 15. What features of the online advertising website attracts you to visit them?
- a. Highlighted discount/offers
- b. Animation and graphic
- c. Color
- d. Price
- e. Displayed product
- f. Others (specify)
- 16. Towards which persuasive words you get attracted?
- a. Shop now
- b. Buy now
- c. Deals and Discount
- d. Limited period offer
- 17. What kind of online advertisement you like?
- a. Movable (with animation, video and graphics)
- b. Immovable (picture and text)

18. Does your shopping get influenced by the opinion of friends, relatives and online offers? (Impulsive buying behaviour)

a. Very frequently

- b. Rarely
- c. Never

Table No 3: Rook and Fisher's scale (1995) to measure the level of buying impulsiveness in respondents.

Questions	Do not agree at all(1)	Rather disagree(2)	Neither agree nor disagree(3)	Rather agree(4)	Strongly agree(5)
I often buy things spontaneously					
"Just do it" describes the way I buy things					
I often buy things without thinking					
"I see it buy it "describes me					
Sometimes I feel like buying things on the spur of the moment					
I buy things according to how I feel the moment					
I carefully plan most of my purchases					
Sometimes I am a bit reckless about what I buy					

19. Do you develop irresistible urge to buy product which is not of much use.

a. Very frequently

b. Rarely

c. Never

20. Do you purchase the particular product from same website again and again? (Habitual buying behaviour)

a. Yes b. No

21. Have you purchased an expensive, infrequently bought and risky product without knowing much about that? (Complex buying behaviour)

a. Yes b. No

22. Do you buy products from any of the online retailer because you find no difference in them? (Dissonance buying behaviour)

a. Yes b. No

23. Do you gather information related to the product before buying it?

a. Always

b. Never

c. sometime

24. Do you switch to different online retailers, not because if dissatisfaction but to check variety? (Variety seeking buying behaviour)

a. Always

b. Never

c. sometime

25. Rate the following E-commerce sites on the basis of user-friendly factors (Point of selection, Purchase and return):

- Amazon (1)
- Flipkart (2)
- Snapdeal (3)
- Ebay (4)

• Jabong (5)

26. Do you hesitate when you are asked to provide card details while online shopping

Yes

No

Sometimes

27. Which mode of payment you opt while ordering product online?

a. COD

b. Debit/credit card

c. Net banking/ other UPI IDs

28. Does your online shopping gets affected by any of the following?

- a. Speed of internet
- b. Adequate Data pack
- c. Both
- d. None of these
- 29. Your Maximum time is spent on which of the following social media platforms?

Annexure II

Case study Questions:

- 1. Does your family have objection in your online shopping?
- 2. Which mode of payment do you prefer and why?
- 3. Women living without husband were mere free in making buying decision.
- 4. Why do you shop online?
- 5. Does your buying decision formed by looking social media advertisements?
- 6. Where were you located before marriage?
- 7. When did you started online shopping?
- 8. What are the hurdles faced during online shopping?
- 9. Type of family and shopping behaviour of housewives.
- 10. Were you working earlier, what is your opinion on online buying when you were working and now?
