

**Impact of Consumer Attitude towards Online Shopping Intension of  
Arts & Crafts**

**Manmeet Kour Jhans  
(REG NO.16PBM004)**

**A Major Project Submitted to  
Avinashilingam Institute for Home Science and Higher Education for Women  
Coimbatore- 641 043**

**In partial fulfillment of the requirements for the Degree of  
Master's in Business Administration  
(IT-Organization Administration)**

**April 2018**

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**CERTIFIED AS BONAFIDE RESEARCH WORK**

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**Signature of the  
Head of the Department**

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**Signature of the  
External Examiner**

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**Signature of the  
Supervisor**

# ***ACKNOWLEDGEMENT***

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***CERTIFICATE***

## ***SYNOPSIS***

## SYNOPSIS

The project **“Impact of Consumer Attitude towards Online Shopping Intension of Arts & Crafts”** is undertaken under the supervisor of Boston Creative Company who currently has their online brand presence in USA market (Amazon.com) in personalized and engraved unique gifts items like folded book art with custom name and date on it for special occasions like Wedding, Birthday etc. and other Party décor supplies like Banners, Garlands, custom name boards etc.

The company has proposed a plan to launch arts and crafts gifts and their brand in Indian markets i.e. in Indian online portals such as Amazon. In, Flipkart and Shopify store for which the project was undertaken to determine whether launching of such unique gift products will be successful for the company and also will it be beneficial & easy to the user to buy them from online portals with respect to questionnaire which will be analyzed.

The targeted respondents for this study consists of internet users who may or may not know how to make an online purchase, who possibly have made one recently or are willing to make one in the future. The scope of potential respondents is looking for those who have bought arts and craft gifts items at any online store before or who at least like Arts & crafts and unique gifts. The number of selected samples for this research is 250.

The conceptual model was designed to examine the impact of trust, perceived risk, perceived ease of use, perceived usefulness, attitude, on online shopping intention and online shopping behavior of arts and crafts. Cronbach’s reliability, descriptive statistics, Pearson’s correlation and structural equation modeling using SmartPLS were employed for statistical analysis of the primary data.

The findings of the study highlighted the positive and significant relationship between online trust, perceived ease of use on online shopping attitude. The outcomes of the study provide practitioners and online retailers decisive guidelines in augmenting their marketing strategies to address the issues facing consumer’s online shopping behavior. The hypotheses framed for the project **“Impact of Consumer Attitude towards Online Shopping Intension of Arts & Crafts”** was beneficial.

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# ***INTRODUCTION***

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***ANNEXURE***

# **CHAPTER-1**

## **INTRODUCTION**

### **1. Arts & Crafts Industry**

Handicrafts are unique expressions and represent a culture, tradition and heritage of a country. The Handicraft Industry is one of the important productive sectors. Various attempts have been made to define this broad and diversified industry. Handicrafts can be defined as products which are produced either completely by hand or with the help of tools.

Mechanical tools may be used as long as the direct manual contribution of the artisan remains the most substantial component of the finished product. Handicrafts are made from raw materials and can be produced in unlimited numbers. Such products can be utilitarian, aesthetic, artistic, creative, culturally attached, decorative, functional, traditional, religiously and socially symbolic and significant.

#### **1.1 Indian Handicrafts Industry & Exports**

The handicrafts sector is important for the Indian economy as it is one of the largest employment generators and accounts for a significant share in the country's exports. The state and regional clusters contribute significantly to handicrafts export. The Indian handicrafts industry is fragmented, with more than seven million regional artisans and more than 67,000 exporters/export houses promoting regional art and craftsmanship in the domestic and global markets.

#### **1.2 Handicrafts and E-Commerce**

India is fifth fastest-growing e-commerce markets in Asia-Pacific with the turnover of (\$10.7 billion) after China with the turnover of \$382.4 billion, Japan (\$136.7 billion) ranked second, Australia (\$35.7 billion), and South Korea (\$20.2 billion) In India the development of e-commerce technologies does not remain confined to the big industries and technical services only but it has broadened its vision and has touched each and every aspect of the business, especially Small and medium industries and when we look E-commerce in relation to Handicrafts and Handlooms it has managed to improve considerably in the recent years and is

perceived as a mainstream to improve productivity and demand of products through the information flow. Thus with that we can define E-commerce in respect of handicrafts is the flow of a procedure which is purchasing, marketing, sales and customer support that is mainly associated with an after sale practice over the internet.

### **1.3 Key Markets and Export Destinations**

Handicraft exports from India increased by 11.07 per cent year-on-year during April 2016-March 2017 to US\$ 3.66 billion. During this period, the exports of various segments registered positive growth like Shawls as Art wares (26.79 per cent), Hand printed Textiles & Scarves (25.96 per cent), Art metal wares (19.04 per cent), personalized paper crafts, Agarbatis and attars (6.76 per cent) and Embroidered & Crocheted goods (5.85 per cent).

Indian handicrafts are exported across geographies, with the top 10 destinations being the US, the UK, the UAE, Germany, France, Latin American countries (LAC), Italy, the Netherlands, Canada and Australia.

### **1.4 Export Promotion Council for Handicrafts**

The **EXPORT PROMOTION COUNCIL FOR HANDICRAFTS (EPCH)** is the apex government body and operates under the administrative control of the Ministry of Textiles, Government of India. EPCH has the distinction of being considered a ‘model council’, a self-sustaining body that self-finances all its promotional activities. Electronic commerce has become one of the essential characteristics in the Internet era.

Internet and Web technologies have fundamentally changed the way businesses interacted, transacted and communicated with consumers. It has become a dynamic virtual medium for selling and buying of information, products or services because, the growth and development of retail brands has experienced considerable change over the last few decades.

For many retailers the strategy of offering lower quality and lower price on brand alternative has changed to a policy of directly competing with manufacturer brands in terms of quality, design and packaging.

The Internet has also changed the way we consume products and our means of satisfying the demands for our comfort. The Internet has made it easier for us to acquire the goods. Internet commerce exploded and became a normal part of day to day life of consumers. It provides both organizations and consumers, with endless options to choose from, for various transactions. Online commerce has many advantages when compared to regular shopping. The most fundamental advantage is the convenience.

The Internet was popularized in the 1980s when Microsoft and IBM came out with the personal computers. The era of online shopping totally transformed the computer in ways few would have imagined in the early 1980s. The first bank was opened in 1994 and a Pizza Hut website also went online. In the late 1990s and early 2000s online shopping became more accessible for a lot of people and its popularity surged the consumers.

In today's society, people are doing all kinds of their financial transaction ranging from buying holiday gifts to buying cars and paying their bills over the net. According to UCLA Center for Communication Policy (2001)<sup>1</sup>, online shopping has become the third most popular Internet activity, immediately following e-mail using/instant messaging and web browsing.

Online shopping can be done at home and one need not have to worry about traffic congestion, long lines and other traditional aspects. The term "Electronic commerce", commonly known as e-commerce or ecommerce, or e-business consists of the buying and selling of products or services over electronic systems such as the Internet and other computer networks

In the twenty first century, online shopping has become very popular, especially with the lifestyles of business people who are always busy and are looking for a convenient way to shop. Nowadays, online shopping has become the norm and consumers are adopting it as it has many advantages.

On consumer's perspective, online shopping provides low and transparent prices, comprehensive assortment of goods and services and a much more convenient shopping alternative that has eliminated such traditional shopping inconveniences of squeezing through crowds, stuck in long queue at cashier counter, battling for parking spaces at a busy mall. On the other hand, retailers see it as a huge business opportunity to grab.

### **1.5 Online Shopping**

Online shopping is a major part of the overall electronic commerce, or e-commerce, industry which consists of all the buying and selling of goods and services over electronic systems such as the internet and other computer networks by households, businesses and other agencies. With the spread of the internet, the amount of trade that is conducted electronically has seen extraordinary growth; and has led to innovations and development in areas such as electronic funds transfer, electronic data interchange and internet marketing.

Before the widespread introduction of the internet to the general public in 1994, the term electronic commerce referred to the use of technologies such as Electronic Data Interchange (EDI) and Electronic Fund Transfer (EFT), introduced in the late 1970's, to facilitate business practices. With the rise of the World Wide Web many predicted that e-commerce would soon become a major economic sector, but security protocols such as HTTPS did not become secure enough for widespread use of such transactions until 1998.

During the dotcom bubble, which saw the emergence of the internet as a new economic sector, companies catering to consumers seeking to make use of this new tool to buy and sell emerged, many of which collapsed when the bubble burst in 2000 and 2001. Despite this, many traditional, brick-and mortar retailers recognized the valuable markets these companies had identified, and took steps to add e-commerce capabilities to their own websites.

New methods of sending payments, such as e-shopping carts, electronic payment services and secured credit card payment authorizations became more widely used. The emergence of e-commerce as a viable alternative to traditional retailing models has also had other effects. By significantly reducing the barriers of entry for the sale of many types of products, e-commerce has allowed sellers to enter the market who may not have had this ability prior to the advent of the internet.

For example, online auction sites such as eBay, or large online retailers such as Amazon, have allowed small, home-based sellers to bypass much of the costs faced by the new entrants into the market, and allowed them to take advantage of those companies' exposure. The term "Online shopping" is the process whereby consumers directly buy goods or services from a seller in real-time, without an intermediary service, over the Internet.

### **1.6 Importance of Online Shopping In Electronic Commerce**

With the advances in the technology of networking, multimedia, data processing, electronic commerce brings new business opportunities for companies. Companies are spending millions of time and money in building new Internet business models and finding new channels for their revenues. Ecommerce, at the same time, offers specific benefits to online shoppers.

Consumers not only have a more convenient way of shopping and have more choices, but also could interact with others and exchange ideas, views through online communities. With the benefits recognized by companies and consumers, E-commerce has been realized more and more important. It is believed that it will become an important channel for business revenues and as well as an important part of peoples' daily life

## **1.7 Online Shopping: An Indian Perspective**

A few years back, when online shopping was at its nascent stage, there were very limited sales as well as purchases on the online shopping arena. This was due to many reasons such as lack of internet friendly population, low penetration of computers and internet connections in India, low percentage of credit and debit cardholders, as well as non-willingness of people to use their credit card on the internet due to the fear of being scammed. But with the passage of time, this scenario has improved tremendously as people have started gaining confidence about purchasing products through online and it has become an integral part of modern life across the world.

In India, with abundance and diversity of information, easily found and conveniently shared facilities, Internet usage has grown exponentially by reshaping peoples' informational and social needs. There are around 71 million Internet users in India (IAMAI, 2009). Consumers on one hand have the ease of choice, the comfort of shopping from home and an endless variety of products, while saving time and money.

Organizations, on the other hand, are exploiting the unlimited shelf space the internet offers, operational timings and geographical boundaries unconfined by them and the opportunity it created to cater to wide markets at a comparative miniscule cost. As a result customers and organizations are having a much fuller relationship than ever before.

As Indian consumers turned to the Internet to tap into this explosion, Internet commerce has become an important business initiative. Organizations have become more serious about their Internet operations witnessing a sharp rise in online retailing activity.

According to BMI India Retail Report<sup>6</sup> third-quarter of 2010 indicates that the total retail sales will grow up from US\$ 353 billion in 2010 to US\$ 543.2 billion by 2014. In addition to the tremendous potential of the Ecommerce market, the Internet provides a unique opportunity for companies to more efficiently reach existing and potential consumers.

The year 2007 has been declared as the 'Broadband Year' by Indian government. Various initiatives have been undertaken to increase PC and Internet penetration. People have started to realize the importance of Internet in their lives where it is not just a communication mode to email, chat and get information but has become an enabling tool to perform various tasks over Internet like learning, networking, shopping, gaming and expressing themselves in the form of blogs to the extent of establishing a virtual world for themselves.

### **1.8 In Context of Tamilnadu**

Tamilnadu is an Indian state that lies in the southern part of India. It is the fifth largest contributor to India's Gross Domestic Product (GDP) and the most urbanized state in the country with the highest number of Business enterprises, pegged at 10.56%, compared to the overall population share of 6%. With this Coimbatore is the third largest city in Tamilnadu with a population of more than 30 lakhs.

There are more than 30,000 tiny small, medium and large scale industries and textile mills. According to EBay. In results, over 2427 cities<sup>9</sup> did online transactions in 2009. The major IT Hubs are almost all over India. Tamilnadu and Karnataka were the most wired states of India with the maximum number of towns from where from ecommerce originates. The survey results indicate that Coimbatore occupies 15th place of online shopping in Tamilnadu.

**Table.1.1 Most wired locations in India**

State Ranking	State
1	Maharashtra
2	Delhi
3	Tamilnadu
4	Rajasthan
5	Karnataka
6	Andhra Pradesh
7	Gujarat
8	Uttar Pradesh
9	Haryana
10	West Bengal

### **1.9 Organization Profile**

Boston Creative Company is an ambitious Unique & innovative E-selling brand in Amazon.com USA Massachusetts since 2014 that is attempting to expand their online presence in Amazon .in India. Their product categories are:

- ❖ Personalized and engraved Gifts
- ❖ Party & Birthday decoration supplies
- ❖ Personalized key chains
- ❖ Personalized Spoons
- ❖ Personalized Parker pen
- ❖ Toiletry bags
- ❖ led 3d lamp
- ❖ Paper garland for décor
- ❖ Decorative Lamp

- ❖ Monogrammed iPhone Stand
- ❖ Book Folding art.

They are planning to launch similar business and establish their brand in India market through online shopping portals such as in Amazon. in, Shopify and Flipkart.

### **1.10 Impact of Consumer Attitude on Online Shopping Intension of Arts & Crafts**

Consumer Attitude on Online Shopping Intension of Arts & Crafts in India is yet to be explored.

A comprehensive model to link the whole process of perceived ease of use, perceived risk, perceived trust, attitude, online shopping intension and online shopping behavior is yet to be established.

### **1.11 Objectives**

The objective of the research is to,

1. To identify the link between attitude and online shopping Intension
2. To validate the conceptual model
3. To assess the determinants of perceived ease of use, perceived risk, perceived trust, attitude, online shopping intension and online shopping behavior.
4. To find out the association between customer purchase behavior and intension
5. To find out the difference between interest and buying behavior

### **1.12 Scope**

The scope is to find out the relationships between or among variables that intent Indian customers to shop online for arts and crafts products and gifts by interpreting data, looking for ease,risk,trust,online shopping behavior, trend and patterns in data. It is not the aim of this study to establish cause and effect for them. The findings aim at providing the insight opportunities to Boston Creative Company to develop marketing strengths for arts and crafts products in India via online shopping portals.

## CHAPTER-2

### REVIEW OF LITERATURE

A brief literature would be of immense help to the researcher in gaining insight into selected problem. The researcher would gain good background knowledge of the problem by reviewing certain studies. It also includes the existing information and concepts that are known about handicrafts, customer buying behavior and so on. A reference to these entire studies will be related in the contest of the shaping the present study.

**Bellman et al., (1999)** India has tremendous potentialities in online shopping; however, country faces some fundamental barriers in online retailing. Compare to other economy like USA and China, Indian still needs to build up telecommunications infrastructure. This may prevents retailers to invest resources in online retailing business. On the other hand, Indian consumers are not as used to shop online as a more technologically advanced country.

**Donthu and Garcia (1999)** Online shopping is visualized as an alternative way of shopping by considering various prominent reasons such as speed of transaction, selection and price, convenience, time and space neutrality, choice, fun and enjoyment, easy and comfortably obtained information about products and services

**Jarvenpaa et al, Tractinsky & Vitale (2000)**, tested a model of consumer attitude towards specific web base stores, in which perceptions of the store's reputation and size were assumed to affect consumer trust of the retailer. The level of trust was positively related to the attitude toward the store, and inversely related to the perception of the risks involved in buying from that store. The study concluded that the attitude and the risk perception affected the consumer's intention to buy from the store.

**(Bhatnagar et al. 2000; Jarvenpaa et al., 1997; Vijayasathy and Jones 2000)** Online purchasing involves many activities concerned with the consumers' action of buying products from the Internet using e-commerce technology. Many consumers worldwide have turned to the Internet for purchasing goods and services thus making it a part of their lives, while others are still considering and waiting without taking any action. So, it is necessary to study the views of the online consumers, examining the online population demographics, the patterns and

progression of online and online shopping behavior and a variety of other factors that drive consumers towards online shopping from view point of local cultural variables as well consumer psychographics. However, there have been few studies carried out to understand their online shopping behavior. Earlier research studies have revealed factors (i.e. psychological reasons such as perceived risks etc., shipping costs & time, trust etc.) that may play a vital role in determining online shopping adoption

**Lohse et al. (2000)**, used panel data to explore the predictors of online purchasing behavior. They found that the typical online consumers are characterized by their wired lifestyle, and are time starved. Therefore, they suggested providing customized information for the online shoppers who buy standard or repeat items, which can lead to shoppers gaining a feeling of increased convenience, and allow them to make quick purchase decisions.

**Goldsmith and Bridges (2000)** found that consumers who felt that it was easy to buy over the web were more likely to buy, implying that confidence leads to greater purchase likelihood. A positive relationship between Internet experience/confidence and amount of shopping is thus found in his study.

**David M. Szymanski and Richard T. Hise (2000)**, observed that e-retailers promise their customers that online experiences will be satisfying ones, understanding what creates a satisfying customer experience becomes crucial. Even though this understanding appears crucial, no studies have examined the factors that make consumers satisfied with their e-retailing experiences. The authors examine the role that consumer perceptions of online convenience, merchandising (product offerings and product information), site design, and financial security play in e-satisfaction assessments. They concluded that convenience, site design, and financial security are the dominant factors in consumer assessments of e-satisfaction.

**Baveja, S. and S. Rastogi (2000)**, have identified that customer loyalty on the Internet is a key driver of long term profitability. Loyal online customers, just like offline ones, spend more, refer more people, and are more willing to expand their purchasing into new categories. As a result, they are more profitable than one-time shoppers. Online retailers who succeed in building customer loyalty will ultimately be more profitable than online competitors who focus only on transactional metrics such as number of visitors, number of shoppers, eyeballs, and so forth.

**According to Rehman (2000)**, a factor concerning consumers' willingness to buy online is response time. Response time is understood to be the time between user input and system output. The system response time is not only influenced by its hardware, such as the CPU and transmission rates, but also by good design which aims at reducing the necessary amount of data transmission to a minimum. On the subjective level, long shop response times leads to frustration and boredom and may result in the shopper leaving the site. Research shows repeatedly that users complain about long waiting times.

**Volk and Frederick Allen (2001)**, made an internet survey of 201 people using the internet worldwide. The Internet has evolved from a communications tool for a select group of scientists to a commercial juggernaut that is predicted to change the way people buy and sell things across a number of industries. The study focused on the consumer behavior. The Consumer Decision Process can be categorized into five sub processes such as motivation and need recognition, information search, alternatives evaluation, purchase decision and purchase and purchase outcomes. Internet user attitudes and intention to use the internet for each of the behaviors were studied within the theoretical constructs of the theory of reasoned action. It was found that the attitudinal component of the theory of reasoned action was consistently predictive of the users' intention to participate in all nine of the consumer behaviors during the year 2000 holiday shopping season.

**Bartet al., (2002)** developed a conceptual model that linked web site and consumer characteristics, online trust, and behavioural intent. Privacy and order fulfilment were the most influential determinants of trust for sites in which both information risk and involvement were high. Navigation was strongest for information-intensive sites and brand strength was critical for high-involvement categories. Online trust partially mediated the relationships between web site and consumer characteristics and behavioural intent, and this mediation was strongest (weakest) for sites oriented toward infrequently (frequently) purchased, high involvement items, such as computers and financial services.

**Athiyaman (2002)** also highlighted the importance of such word of mouth recommendations, finding that social influences have been found to be important determinant of internet users' intention to purchase air travel online, second only to the attitude towards online purchasing.

**Hong-Youl Ha (2004)** examined how brand trust is affected by the following Web purchase-related factors: security, privacy, brand name, word of-mouth, good online experience, and quality of information. The author argues that not all e-trust building programs guarantee success in building brand trust. In addition to the mechanism depending on a program, building ebrand trust requires a systematic relationship between a consumer and a particular Web brand. The findings revealed that brand trust is not built on one or two components but is established by the interrelationships between complex components. By carefully investigating these variables in formulating marketing strategies, marketers can cultivate brand loyalty and gain a formidable competitive edge.

**Salam, Lakshmi Iyer, & Prashant Palvia (2005)**, have conducted a study on the importance of nurturing consumer trust in the context of ecommerce. The results shows that trust is a complex social phenomenon reflecting technological, behavioral, social, psychological, and organizational interactions among human and nonhuman technological agents. Web vendors must align both their long-term and short-term relationships with consumers and develop interventions to inspire consumer beliefs that affect their attitudes, intentions, and dependence, and ultimately their willingness to spend money.

**Internet and Online Association of India (2005)**, made a survey of ecommerce security in 2005. The study was conducted through online and gathered information regarding the solicited information on the user's profile, internet usage, their perception of the security associated with transacting online, their areas of concern and factors that would increase their faith of online transactions. It was found from the study that 45 percent of window shoppers at e-commerce sites represent an audience that shopping sites make informed decisions, a huge opportunity not exploited by marketers. It was further found out from the study that majority of the online customers are male in the age group of 26 years to 35 years and they are well aware about the plastic money.

**Shweta Puneet (2006)**, in her article made an attempt to analyze about how business value enhancement can be done through technology in the retail sector. It was observed that the business is more competitive because the expectations of the customers are going higher and hence the need to find out the new methods to drive the business in the innovative way is also increasing. A fully integrated merchandising supply chain network enables the retailer to

overcome longstanding operating problems and to provide the customers with the better experience in shopping. Once the customer builds the trust that gets what they want, they will come back to the same retail store.

**(Freed, 2010)**, E-business is the transformation of key business processes through the use of Internet technologies. An e-business nowadays has become the Giant circle of companies that can adapt to constant and can modify themselves in continual change. Even though, if the business is small its operators who wants to jump aboard for more wealth and profit maximization they prefer e-commerce bandwagon for the quick reach, however if any organization is yet to establish this channel of business, this might be the best time to do so

**EPCH Export Promotion Council for Handicrafts, (2012)**The experts of the industry believe that global trade now no more look for the traditional medium of trade, instead of that global trade is now mostly depend on Ecommerce, especially the handicraft sector in which traditional styles of business were common unto the concept of E-commerce. India handicraft sector has joined the bandwagon with the augmented number of entertainers & entries to e-commerce sector the number it selves does speak about its relevance in each and every sector.

The reason for the traditional means of trade in handicrafts was no actual factories exist only some Artisans work on their own and after that put up for sale themselves. Now the trend has changed the internet machinery has made available buyers on-line, the easiest way to find the shop and product for various handicraft items and at the same time, the internet provides opening for artisans to sell their products on-line on different portals

**Petrindia, 2015** The E-commerce has become the vehicle of endorsement and encouragement for handicraft sector. Ecommerce make the possible availability of such aesthetic products, which were beyond the mind's eye earlier. Not only the products the essence of ecommerce is in its after sale services like warranty, guarantee, and repairing etc. E-commerce has been serving customers with zeal, and for businesses with trust that is the reason ecommerce is working truly on global scale.

**Jain, 2015** Handicrafts were always in huge demand for their aesthetic value. E-commerce has boosted the demand of handicraft products in India as well as in the foreign market. Some of the handicraft artisans and middlemen have joining hands with e-commerce service providers to get

the maximum benefit from utilizing e-commerce channels of the business. The aim of such collaboration is to make handicraft products available to customers, as well as aware them about the artistic products, and get feedback from them. On the other hand it also has to check what consumers are demanding for, what can be the future improvements of the existing product and make such information available to artisans.

**Table 2.1 Definition of Constructs and Sources**

<b>Constructs</b>	<b>Definition</b>	<b>Sources</b>
Perceived Ease of Use	<ol style="list-style-type: none"> <li>1. The degree to which a person believes that using a particular system would be free of effort</li> <li>2. It deals with user motivation that is based on the assessment of the intrinsic aspect of using the IT, such as its interface and the process involved in using it</li> </ol>	<ol style="list-style-type: none"> <li>1. Davis, 1989</li> <li>2. Gefffen&amp; Straub, 2004</li> </ol>
Perceived Usefulness	<ol style="list-style-type: none"> <li>1. The degree to which a person believes that using a particular system would enhance his or her job performance</li> </ol>	<ol style="list-style-type: none"> <li>1. Davis, 1989</li> </ol>
Perceived Risk	<ol style="list-style-type: none"> <li>1. The subjective probability with which consumers believe that their private information will not be viewed, stored and manipulated during transit and storage by inappropriate parties in a manner consistent with their confident expectations</li> <li>2. Consumer’s perceptions of uncertainty and adverse consequences of engaging in an activity</li> <li>3. Consumer's belief about the potential uncertain negative outcomes from the online transaction.</li> <li>4. Risks that are caused by the failure of an intermediary to reduce opportunistic behavior between trading parties</li> <li>5. Uncertainties that arise because online sellers can behave opportunistically by taking advantage of the distant and impersonal nature of online transactions and the intermediary’s inability to carefully monitor all transactions</li> <li>6. The belief of a probability of suffering a loss due to the inability of the intermediary to provide sufficient protection against fraudulent and/or opportunistic sellers</li> <li>7. The expectation of losses associated with purchase and acts as an inhibitor to purchase behavior.</li> </ol>	<ol style="list-style-type: none"> <li>1. Pavlou, 2003</li> <li>2. Dowling &amp;Staelin, 1994</li> <li>3. Kim et al., 2008</li> <li>4. Verhagen, Meents&amp; Tan, 2006</li> <li>5. Bensaou&amp; Venkatraman, 1996</li> <li>6. Grabner-Kra“uter, 2002</li> <li>7. Hirshleifer&amp; Riley, 1979</li> <li>8. Ring &amp; Van de Ven, 1994</li> </ol>

Constructs	Definition	Sources
Perceived Trust	<ol style="list-style-type: none"> <li>1. A state of perceived vulnerability or risk that is derived from individual's uncertainty regarding the motives, intentions, and prospective actions of others on whom they depend</li> <li>2. The belief that the trustee will act cooperatively to fulfill the trustor's expectations without exploiting its vulnerabilities</li> <li>4. Consumer's subjective belief that the selling party or entity will fulfill its transactional obligations as the consumer understands them</li> <li>5. Behavior of a person based on his/her beliefs about the characteristics of another person.</li> <li>6. Security one feels regarding the efforts of the intermediary to apply guarantees, regulations, safety nets or other structures effectively</li> <li>7. It is the perception of confidence in the electronic marketer's reliability and integrity</li> <li>8. Trust is a key determinant of action in a situation in which there is perceived risk of a negative outcome</li> </ol>	<ol style="list-style-type: none"> <li>1. Kramer, 1999</li> <li>2. Pavlou and Fyngenson, 2006</li> <li>3. Moorman et al., 1993.</li> <li>4. Kim et al., 2008</li> <li>5. Mayer et al., 1995</li> <li>6. Shapiro, 1987; Pavlou&amp;Gefen, 2004</li> <li>7. Belanger et al., 2002</li> <li>8. Luhmann, 1988</li> </ol>
Attitude	<ol style="list-style-type: none"> <li>1. An individual's evaluation of the outcome resulting from performing a behavior</li> <li>2. Attitude consists of beliefs about the consequences of performing the behavior multiplied by his or her evaluation of these consequences</li> <li>3. The sum of beliefs about a particular behavior weighted by evaluations of these beliefs</li> <li>4. Attitude toward a specific information technology is conceptualized as a potential user's assessment of the desirability of using that technology</li> </ol>	<ol style="list-style-type: none"> <li>1. Fishbein&amp;Ajzen, 1975</li> <li>2. Fishbein&amp;Ajzen, 1980</li> <li>3. Miller, 2005</li> <li>4. Davis et al., 1989</li> </ol>
Online Shopping Intention	<ol style="list-style-type: none"> <li>1. A person's relative strength of intention to perform a behavior</li> <li>2. Motivational factors that capture how much effort a person is willing to make in order to perform a behavior</li> </ol>	<ol style="list-style-type: none"> <li>1. Fishbein&amp; Ajzen, 1975</li> <li>2. Ajzen, 1991</li> </ol>
Online Shopping Behavior	<ol style="list-style-type: none"> <li>1. It is the process of purchasing products or services through internet</li> <li>2. It is a continuous process which reflects a positive behavior regarding buying any products or services to fulfill any need, with virtual satisfaction based on certain persuasive emotional and physical factors</li> </ol>	<ol style="list-style-type: none"> <li>1. Li &amp; Zhang, 2002</li> <li>2. Shareef, Kumar &amp; Kumar, 2008</li> </ol>

## **CHAPTER-3**

### **RESEARCH METHODOLOGY**

Research methodology is the general research strategy that outlines the way in which a research project is to be undertaken and, among other things, identifies the methods to be used in it. It is backed by collection, compilation, presentation and interpretation of relevant details or data. This chapter will present the methodological framework used for collecting the data and the statistical tools used for analyzing the data in order to solve the research problem and answer the research questions.

#### **3.1 Research Design**

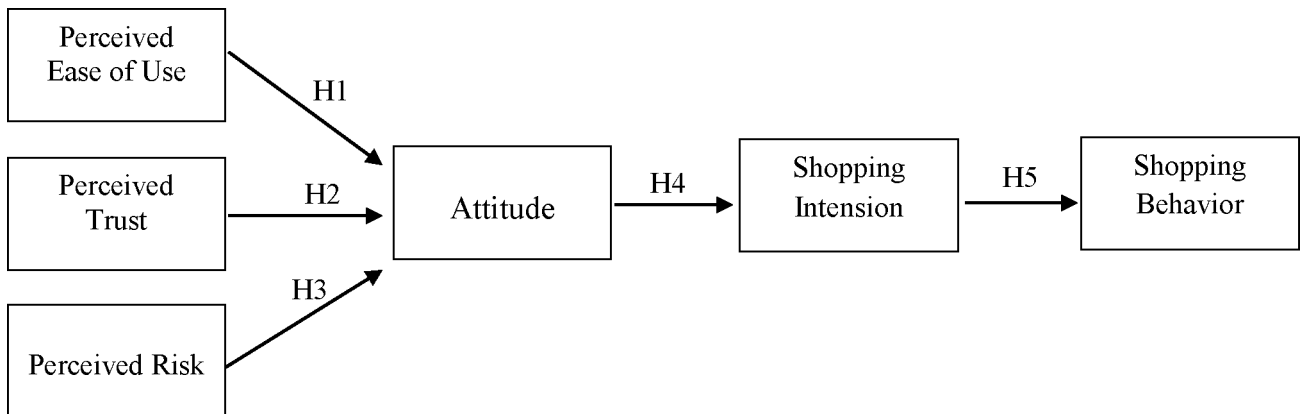
Research design is the description of the overall structure of the intended research identifying the various element or components of research, the type of each element, and how these elements relate to each other. Research design helps us to define the overall structure and methods of intended research that will enable us to answer the initial research question effectively and efficiently.

#### **3.2 Research Problem**

The research problem includes identifying the variables influencing the online shopping intention of Arts & Crafts and ascertaining the impact of perceived ease, risk, trust attitude and consumer online shopping behavior for Arts & Crafts Purchase.

A comprehensive model of online shopping behavior inclusive of shopping intention, trust, perceived risk, perceived ease of use and attitude for buying Arts and Crafts online has not yet been studied in the Indian context. To meet the research gap, a descriptive study was undertaken after a detailed review of literature by using a structured questionnaire. The conceptual research model is illustrated below.

### 3.3 Research Model



*Fig-1 Model of Online Shopping Intension*

To analyse the research objectives the following hypotheses are formulated:

- 1) To assess the relationship between perceived ease of use and attitude on buying arts & crafts online.

*H<sub>1</sub>: There is a significant relationship between perceived ease of use on attitude on buying arts & crafts online.*

- 2) To assess the relationship between perceived trust and attitude on buying arts & crafts online

*H<sub>2</sub>: There is a significant relationship between perceived trust and attitude on buying arts & crafts online.*

- 3) To assess the relationship between perceived risk and attitude on buying arts & crafts online

*H<sub>3</sub>: There is a significant relationship between perceived risk and attitude on buying arts & crafts online.*

- 4) To assess the relationship between attitude on buying arts & crafts online and online shopping intension

*H<sub>4</sub>: There is a significant relationship between attitude on buying arts & crafts online and online shopping intension.*

5) To assess the relationship between online shopping intention and online shopping behaviour.

*H<sub>5</sub>: There is a significant relationship between online shopping intension and online shopping behaviour.*

6) To compare the effect between last online purchase and attitude on buying arts & crafts

*H<sub>6</sub>: There is a significant difference between last online purchase and attitude on buying arts & crafts online*

7) To assess the association between how often bought crafts online and online shopping intention

*H<sub>7</sub>: There is an association between how often bought crafts online and online shopping intension*

8) To compare the effect between interest in handicrafts and bought arts & craft gifts on internet.

*H<sub>8</sub>: There is no significant difference between individuals who had interest in handicrafts and those same individuals who bought arts & crafts gifts on internet.*

### **3.4 Sample Design**

The targeted respondents for this study consists of internet users who may or may not know how to make an online purchase, who possibly have made one recently or are willing to make one in the future.

The scope of potential respondents is looking for those who have bought arts and craft gifts items at any online store before or who at least like Arts & crafts and unique gifts.

This study uses the convenience sampling method, i.e. by using any subjects that are available to participate in the study. In other words, it means surveying friends, customers that patron the shops buying Arts crafts & Gifts.

Although this sampling method adopted has limitations in terms of generalisability, it is assumed that the sample may be able to represent the population of Internet users in India. This is because the sampling procedure that has been used in this study was also a purposive sampling as this study has chosen respondents who are internet users and who like Arts crafts and gifts or has experience buying at any online shopping portal.

### **3.5 Sample Size**

Samples are devices for learning about large masses by observing few individuals. The number of selected samples for this research is 260.

### **3.6 Data Collection Method**

Primary data collection method in the form of self-administered questionnaire is chosen to collect inputs from respondents. Respondents are required to answer all questions in the questionnaire.

The questionnaires are distributed to the target respondents by sending the survey link to respondents through email and Facebook so that they can take the survey online and their responses will be recorded directly in the database of Google docs for analysis later.

In addition, hardcopy questionnaire is also printed and distributed to potential customers to collect the primary data for analysis.

### **3.7 Period of Study**

The study was done for two months in Boston Creative Company from December 2017 to February 2018.

### **3.8 Structure of Instrument**

The main instrument for this study is a self-administered questionnaire for primary data collection to answer the research questions and objectives pertaining to Consumer attitude towards online shopping intention of Arts & Crafts.

The questionnaire is structured to elicit information on

- Perceived Ease of use
- Perceived trust
- Perceived risks
- Attitude
- Shopping intention &
- Shopping behavior

### **3.9 Tools Used For Analysis**

The data collected from the questionnaire is analyzed using Smart PLS & Statistical Package for Social Sciences (SPSS for Windows version 21). Four main analyses are performed,

- Pearson's Correlation Analysis and
- One-way ANOVA
- Chi square test
- Paired sample T-test

**Pearson's Correlation Analysis** This study also involves testing of hypothesis; a **correlation analysis** is conducted to investigate the specific hypothesis about whether the selected variables (factors) affect the dependent variable (attitude towards online shopping intention).

**One-way ANOVA** is used to analyze the significance and relationship between categorical independent variable and the dependent variable. It is a parametric test.

**Chi square** test is used to determine whether there is a significant difference between the expected frequencies and the observed frequencies in one or more categories. It is a non-parametric test.

**Paired Sample T-test** (called as dependent t-test) is used to compares the means that are from the same individual, object or related units (interest in arts crafts) (bought arts and craft).it is used to determine whether there is a mean difference between paired observations. It is a parametric test.

**Table 3.9.1 Data Analysis and Tools Used**

<b>S. No.</b>	<b>Objectives</b>	<b>Tools used</b>
1.	Data Reliability and Validity	Cronbach's Alpha
2.	Descriptive study of Perceived Ease of Use, Risk, Trust, Attitude, Shopping Intension and Shopping Behaviour	Mean
3.	Model validation and hypothesis testing <ul style="list-style-type: none"><li>• Correlation</li><li>• Multicollinearity</li></ul>	Pearson's Correlation SmartPLS 2.0
4.	Significant difference between categorical independent variable and the dependent variable (Attitude & Last online purchase)	One Way Anova
5.	Significant difference between expected and the observed frequencies ( how often purchase arts & crafts and shopping intension)	Chi square
6.	Significance difference between related(Paired) variables (Interest on handicrafts and bought arts & crafts online)	Paired Sample T-test

## CHAPTER-4

### ANALYSIS AND INTERPRETATION

Analysis refers to the computation of certain indices or measures along with searching for patterns of relationship that exists among the data groups. Interpretation refers to the task of drawing inferences from the collected facts.

The data after collected has been processed and analyzed in accordance with the outline laid down for the purpose at the time of developing the research plan. The data collected for “Consumer Attitude on Online Shopping Intension of Arts & Crafts” has been tabulated, analyzed, interpreted and presented in this chapter.

The purpose of this chapter is to present analysis and interpretation relevant to answering the research questions and associated research propositions. Sample characteristics are presented first, followed by descriptive statistics. The result of hypotheses testing and path analysis are presented for interpretation.

After eliminating 13 non-usable responses representing those who had not purchased products online, 251 responses were used for data analysis.

#### 4.1 Demographic Sample Characteristics

**Table 4.1.1 Demographic details**

	<b>Category</b>	<b>Frequency</b>	<b>%</b>
Gender	Male	71	28.4
	<i>Female</i>	<i>179</i>	<i>71.6</i>
Age Group	16-20 yrs.	71	28.4
	<i>21 - 25 yrs.</i>	<i>124</i>	<i>49.6</i>
	25 - 35 yrs.	55	22.0
Monthly Income	Below 1,00,000	28	11.2
	<i>₹1,00,000 - 3,00,000</i>	<i>139</i>	<i>55.6</i>
	₹3,00,000 – 5,00,000	56	22.4
	₹5,00,000 and above	27	10.8

**Table 4.1.2 Descriptive Statistics**

	<b>Category</b>	<b>Frequency</b>	<b>%</b>
Internet Access Through	Mobile	67	26.8
	Personal Computer	55	22.0
	Laptop	49	19.6
	<b>Tablet</b>	<b>79</b>	<b>31.6</b>
Internet Usage (hrs.)	Less than 3hrs	109	43.6
	<b>3-10 hrs.</b>	<b>128</b>	<b>51.2</b>
	More than 10 hrs.	13	5.2
Primary Personal Use Of Internet	<b>Shopping</b>	<b>145</b>	<b>58.0</b>
	Entertainment/Games	37	14.8
	Information & Product Search	37	14.8
	Hobby	31	12.4
Interested In Handicrafts	<b>Yes</b>	<b>248</b>	<b>99.2</b>
	No	2	.8
Bought Crafts Online	<b>Yes</b>	<b>206</b>	<b>82.4</b>
	No	44	17.6
How Often Bought Crafts Online	Very Often	62	24.8
	<b>Moderately Often</b>	<b>185</b>	<b>74.0</b>
	Rare	3	1.2
Reason For Last Online Purchase	Business Purpose	40	16.0
	Family Use	40	16.0
	<b>Gift For Family &amp; Friends</b>	<b>170</b>	<b>68.0</b>

## 4.2 Data analysis

In this chapter the implication of data analysis is discussed under the following factors

- Perceived ease of use
- Perceived trust in online shopping
- Perceived risks in online shopping
- Attitude on buying Arts & Crafts Online
- Online shopping intension
- Online shopping behavior

#### 4.2.1 Perceived ease of use:-

Perceived ease of use refers to the customer's perception regarding the outcome of online shopping. Perceived ease of use has been proven to have a significant impact on attitude towards adoption. In the present study this was assessed using 13 items in the context of applicability, flexibility and interactivity. The tables mean score values reveal the outlook of the respondents towards easy and effective shopping experience.

**Table 4.2.1.1 Perceived ease of use for online shopping**

<b>Variables</b>	<b>Mean</b>	<b>Std. Deviation</b>
Shopping sites easy to use	1.43	0.58
Easy learning to use	1.25	0.48
Easy to find what I want	1.26	0.57
Easy to become skilful	1.40	0.76
Easy to compare products	1.46	0.52
Flexible to interact with	1.32	0.52
Browse with ease	1.59	0.56
Accomplish shopping goals quickly	1.52	0.56
Improve shopping performance	1.48	0.56
Increase shopping productivity	1.32	0.55
Increase shopping effectiveness	1.61	0.72
Website useful in aiding purchase decisions	1.34	0.49
Easier to satisfy needs	1.47	0.67
<b>Overall</b>	<b>1.43</b>	<b>0.65</b>

The prospect of increase in shopping effectiveness (gets the best deal or find most appropriate information about a product have the highest mean score value ( $\mu = 1.61$ ). The flexibility of the web interface will have a positive impact on the consumer's ability to use the websites thereby increasing their shopping effectiveness Browse online shopping stores with ease have the next highest mean score value ( $\mu = 1.59$ ).

online shopping sites which are easy to browse and operate, with less mental effort requirement, and allows consumers to shop the way they want results in ease of use perceptions in consumer minds with favorable attitudinal attachment to online retailers. The mean score value for accomplishing shopping goals quickly is ( $\mu = 1.52$ ). Purchasing from virtual stores is convenient and time saving; thereby enabling the consumer's to achieve their shopping objectives without

any hassle. Improved shopping performance, easier to satisfy needs and easy to compare products is presented with the mean score values ( $\mu = 1.48$ ), ( $\mu = 1.47$ ), ( $\mu = 1.46$ ).

#### 4.2.2 Perceived Trust in online shopping

Trust and risk are mirror images in which an inverse relationship exists. In the present study, online trust was measured using 9 questions highlighting consumer's propensity towards vendor attributes.

**Table 4.2.2.1 Perceived Trust in online shopping**

<b>Variables</b>	<b>Mean</b>	<b>Std. Deviation</b>
Shopping sites trustworthy and honest	1.38	0.70
Sufficient information	1.58	0.92
Keeps promises and obligations	1.76	0.95
Infrastructure dependable	1.73	0.99
Provides secure personal privacy	1.69	0.77
Keeps best interests in mind	1.66	0.79
Shopping sites are secure and reliable	1.77	0.83
Does not misuse personal information	1.93	1.01
Performance meets expectation	1.88	0.96
<b>Overall</b>	<b>1.70</b>	<b>0.88</b>

The mean score value of does not misuse personal information is highest at **1.93**. Many respondents have positive opinion on shopping sites providing performance as expected and keeping their delivery promises and obligations ( $\mu = 1.88$  and  $\mu = 1.76$ ). The respondents also have favorable opinion on online shopping sites being secure and reliable ( $\mu = 1.77$ ). The mean score of  $\mu = 1.73$  and  $\mu = 1.69$  signifies respondents trust in vendor's integrity as they judge the website infrastructure as dependable and security to personal information shared with them. The overall mean score for trust is **1.70** which is significantly high and indicates high level of trust on online vendors by respondents.

Trust in e-commerce reduces behavioral uncertainty and related risks associated with the possibility that an e-retailer might behave opportunistically. Consumers tend to assume that a trusted e-retailer will not engage in opportunistic behavior. Thus trust reduces perceived risk.

When an e-retailer can be trusted to show competence, integrity, and benevolence, there is much less risk involved in purchasing and transaction

#### 4.2.3 Perceived Risk

Online trust plays a key role in creating satisfied and expected outcomes in online transactions however, perceived risk is an important trust antecedent which can affect consumers' decision to take part in an online transaction. The conceptual model has incorporated perceived risk and online trust to understand their impact on attitude towards online shopping. The variable perceived risk was evaluated using 18 questions in the context of security risk, product risk, financial risk and non-delivery risk.

**Table 4.2.3.1 Perceived Risk in online shopping**

<b>Variables</b>	<b>Mean</b>	<b>Std. Deviation</b>
Credit card details compromised	3.61	1.16
Personal information compromised	3.88	1.13
Might receive malfunctioning merchandise	3.60	1.41
Might not get what is ordered	3.95	0.90
Hard to judge quality	2.05	1.25
Cannot examine the products	2.03	0.82
Not easy to cancel orders	3.67	1.41
Difficult settling disputes	3.49	1.22
Wait for merchandise	3.19	1.29
Not receive products ordered	3.49	1.23
Problem returning products	3.80	1.32
No reliable and well equipped shippers	3.63	1.50
No free shipment service	2.74	1.28
Return products without frills and strings	3.18	1.44
No money back guarantee	3.11	1.21
Too complicated	3.14	1.50
Difficult to find appropriate websites	2.78	1.61
Images take too long to load	2.92	1.65
<b>Overall</b>	<b>3.23</b>	<b>1.29</b>

The overall mean score of perceived risk is **3.23**. The value is indicative of the fact that perceived risk is a major antecedent and impediment in consumer's decision to shop online. The mean score value for might not get what is ordered  $\mu = 3.95$  The Internet, just like any type of non-store shopping, makes it difficult to examine physical goods. Consumers must rely upon somewhat limited information and pictures shown on the computer screen. In online shopping, consumers cannot accurately evaluate the quality of a product prior to purchase, making product risk an

important consideration. Personal information compromised has the next highest mean score value ( $\mu = 3.88$ ). Security/ privacy risk is the consumer's fear that the open internet network is not secure and their personal information may be compromised when transmitting sensitive information through online transactions.

The mean score for the various product risk indices are: problem returning products ( $\mu=3.80$ ), difficult to find right products ( $\mu=3.49$ ), risk of receiving malfunctioning merchandise ( $\mu=3.60$ ), and not able to examine the products ( $\mu=2.03$ ).

The Internet, just like any type of non-store shopping, makes it difficult to examine physical goods. Consumers must rely upon somewhat limited information and pictures shown on the computer screen. In online shopping, consumers cannot accurately evaluate the quality of a product prior to purchase, making product risk an important consideration.

Perceived risk is also influenced by delivery risk factors like delayed product delivery, replacement of defective products, money back guarantee and settling disputes. The mean score for delivery risk factors are: Not easy to cancel orders ( $\mu=3.67$ ), difficult settling disputes ( $\mu=3.49$ ), waiting for merchandise ( $\mu=3.19$ ), returning products without frills and strings ( $\mu=3.18$ ), unreliable and ill equipped shippers ( $\mu=2.79$ ) and unavailability of free shipment service ( $\mu=2.74$ ).

#### **4.2.4 Attitude on buying Arts & Crafts Online**

The attitude towards online shopping has a significant impact on the intention to online purchase. Favorable attitude towards online shopping leads the customers' use of internet for information search and it ultimately affects the internet shopping intentions.

The current study evaluated online shopping attitude through 7 questions in the context of buying arts and crafts online benefits. The table mean score values reinforce the assumption that attitude has a positive direct influence on intention to buy arts and crafts online.

**Table 4.2.4.1 Attitude on buying arts & crafts online**

<b>Variables</b>	<b>Mean</b>	<b>Std. Deviation</b>
Sometimes buy crafts	2.03	1.01
Usually buy without thinking consequences	2.60	1.13
Important that other like the handicraft I buy	1.75	0.95
Friend and family approval	1.74	0.53
Buy arts crafts of its artistic value	2.78	1.58
Information about artisans	2.70	1.50
Feel happy shopping online	3.27	1.03
<b>Overall</b>	<b>2.41</b>	<b>1.10</b>

Feeling happy to shop online has the highest mean score of ( $\mu=3.27$ ). If consumers are exposed to pleasant and happy stimuli during their Internet shopping experience, they are then more likely to engage in subsequent shopping behavior (**Fishbein and Ajzen, 1980**). Buy arts and crafts of its artistic value share the second highest mean score value of ( $\mu=2.78$ ). Information about artisans share the mean score value of ( $\mu=2.70$ ) followed by mean score value of usually buy without thinking consequences, Sometimes buy crafts, Important that other like the handicraft I buy, friend and family approval are ( $\mu=2.60$ ) ( $\mu=2.03$ ) ( $\mu=1.75$ ) ( $\mu=1.74$ ).

Online shoppers always want to seek information within few clicks and reach to the most relevant information according to their requirements. Potential online customers will use the internet as a platform to collect information and they tend to have positive attitude towards online shopping. The respondents overall attitude score is ( $\mu=2.41$ ). Favorable attitudes towards shopping online significantly influences consumer's repurchasing behavior and impulse buying intention to some extent.

#### 4.2.5 Online Shopping Intension

A goal intention to purchase a product from a Web vendor activates an intention to get information about that product from the vendor's website which might eventually lead to final purchase of arts & crafts. Online shopping intention was accessed using 7 items probing respondent's inclination in online shopping.

**Table 4.2.5.1 Online Shopping Intention**

<b>Variables</b>	<b>Mean</b>	<b>Std. Deviation</b>
Continue to purchase products	1.99	0.54
Intend to continue to purchase	1.46	0.64
Visit online shopping sites for need	1.55	0.56
Plan to do more shopping online for (gifts) art craft items	2.04	1.13
Search for an online retailer	1.04	0.63
Purchase same product	2.06	1.07
Purchase different products	1.58	0.54
<b>Overall</b>	<b>1.67</b>	<b>0.73</b>

The mean score value for plan to do more shopping online for gifts arts & crafts items is ( $\mu = 2.04$ ). The respondents also showed propensity in purchasing same product ( $\mu = 2.06$ ). Online shopping intention is measured by consumers' willingness to buy and to return for additional purchases. Repurchase intention contributes to customer loyalty. The overall mean score value of **1.67** is satisfactorily high and reinforces the assumption that consumers' intention to shop online is positively associated with attitude towards Internet buying, and influences their decision-making and purchasing behavior

#### 4.2.6 Online shopping behavior

Online Shopping Behavior (OSB) refers to the process of purchasing products or services via the Internet. OSB depends on factors such as Website visibility, online retailers' credibility, information comparison, payment security, privacy, website interface, product characteristics, convenient time, demographic factors and experience of network. The variable online shopping behavior was measured using 15 questions to gather information on the factors that encourage individuals to shop online.

**Table 4.2.6.1 Online Shopping Behavior**

<b>Variables</b>	<b>Mean</b>	<b>Std. Deviation</b>
Shop in privacy	1.66	0.54
Do not have to leave home	1.40	0.56
Shop whenever we want	1.33	0.59
Save from traffic chaos	1.64	0.68
Save from market crowd	1.24	0.46
Detailed product information	2.48	1.59
Broader selection of products	1.56	0.59
Easy price comparison	1.54	0.78
Get user/expert reviews	1.36	0.51
No embarrassment	1.19	0.52
Can take time to decide	1.48	0.67
Buy products not available in nearby market	1.52	0.64
Makes shopping easy	1.54	0.73
Better control of expenses	1.88	0.79
Compatible with lifestyle	1.80	0.06
<b>Overall</b>	<b>1.58</b>	<b>0.64</b>

Detailed product information has the highest mean score value ( $\mu=2.48$ ) this is followed by better control of expenses, compatible with lifestyle, shop in privacy, save from traffic chaos, broader selection of products makes shopping easy, easy price comparison, can take time to decide ( $\mu=1.88, \mu=1.80, \mu=1.66, \mu=1.64, \mu=1.56, \mu=1.54, \mu=1.48$ ) It shows that availability of detailed product information is one of the primary reason for willingness to buy online . Online shopping is available for customers around the clock compared to traditional stores Some customers prefer online channels just to escape from face-to-face interaction with salesperson as they feel

uncomfortable when dealing with salespeople and do not want to be manipulated and controlled in the marketplace.

Given customers rarely have a chance to touch and feel product and service online before they make decision, online sellers normally provide more product information that customers can use when making a purchase consumers can find all kinds of products which might be available only online from all over the world. Since online stores offer customers with variety of products and services, it gives them options to compare price from different websites and find the products with lower prices than that available in local retail stores.

Since online shopping can be done anytime, it make consumers' life easier because they do not have to face the hassles of the traffic, look for parking spot, wait in checkout lines or be in crowded store. Moreover, online shopping sites offer good payment plans and options for customers allowing them to have better control of their expenses .The overall mean score of **1.58** thus indicate respondent's optimistic view towards online shopping.

### **4.3 Partial Least Square Analysis**

PLS model consists of a structural part, which reflects the relationships between the latent variables, and a measurement component, which shows how the latent variables and their indicators are related. PLS is useful for structural equation modeling in applied research projects especially when there are limited participants and that the data distribution is skewed. SmartPLS is one of the prominent software applications for Partial Least Squares Structural Equation Modeling (PLS-SEM). It was developed by Ringle, Wende and Will in 2005.

There are two types of measurement scale in structural equation modeling; it can be formative or reflective. If the indicators cause the latent variable and are not interchangeable among themselves, they are formative. Formative indicators can have positive, negative, or even no correlations among each. If the indicators are highly correlated and interchangeable, they are reflective and their reliability and validity should be thoroughly examined. The measurement scale of the current study is reflective in nature and the measurement model results are presented as follows.

### 4.3.1 Measurement Model

The first step in presenting the results of PLS analysis is to calculate the reliability and validity of the measurement items, as it is important to determine whether the measures represent the constructs. This section provides an evaluation on how accurate the measures are and also their convergent and discriminant validities

#### 4.3.1.1 Reliability

Cronbach's alpha is used to assess internal consistency, since it provides an estimate for the reliability based on the indicators' intercorrelations. Alpha coefficients range from 0 to 1 where higher coefficients indicate higher reliability. The accepted value of Cronbach's alpha is 0.70, whereas a value below 0.6 indicates a lack of reliability. Table shows that all constructs present alpha coefficients higher than 0.70.

**Table 4.3.1.1 Reliability**

<b>Constructs</b>	<b>No. of indicators</b>	<b>Composite Reliability</b>	<b>Cronbach's <math>\alpha</math></b>
Perceived Ease of Use	13	1.0000	1.00
Perceived Trust	9	1.0000	1.00
Perceived Risk	18	1.0000	1.00
Attitude	7	1.0000	1.00
Online Shopping Intention	7	1.0000	1.00
Online Shopping Behaviour	15	1.0000	1.00

Cronbach's alpha tends to provide an underestimation of the internal consistency and hence it is important to apply the composite reliability measure. The composite reliability takes into account that indicators have different loadings, and can be interpreted in the same way as Cronbach's alpha. The accepted value for composite reliability is 0.70 or higher. The composite reliability values are shown on Table 4.3.1.1, the values for all constructs are above the accepted level. The average composite reliability for all constructs is 0.80 showing high reliability. Therefore, the measurement model of this study is reliable.

#### 4.3.1.2 Validity

For the assessment of validity, convergent and discriminate validities are used. Convergent validity means that a set of indicators represents one and the same underlying construct, which can be analyzed through their unidimensionality. Discriminate validity is a complementary concept, meaning that each indicator should not have a stronger connection with constructs other than the one it attempts to reflect. To check convergent validity, each latent variables Average Variance Extracted (AVE) is evaluated. The AVE values for the conceptual model are tabulated below.

**Table 4.3.1.2 Validity**

<b>Constructs</b>	<b>AVE</b>
Perceived Ease of Use	1.00
Perceived Risk	1.00
Perceived Trust	1.00
Attitude	1.00
Online Shopping Intention	1.00
Online Shopping Behaviour	1.00

AVE measures the amount of variance that a latent variable captures from its indicators relative to the amount due to measurement error.

An AVE value of at least 0.5 indicates sufficient convergent validity, meaning that a latent variable is able to explain more than half of the variance of its indicators on average. AVE is only applicable for outward-directed reflective constructs or latent variables. The entire measurement instrument in the present study is reflective, and thus AVE is applicable to all constructs. The AVE values are presented in Table 4.3.1.2, are greater than 0.50, thereby achieving convergent validity.

#### 4.4 Multicollinearity

Multicollinearity is a statistical phenomenon in which two or more predictor variables in a multiple regression model are highly correlated. Signs of multicollinearity in a regression analysis include:

1. Large standard errors on the regression coefficient, so that estimates of the true model parameters become unstable and low t-values prevail.
2. The parameter estimates vary considerably from sample to sample.
3. Drastic changes in the regression estimates after only minor data revision.
4. Conflicting conclusions will be reached from the usual tests of significance (such as the wrong sign for a parameter).
5. Extreme correlations between pairs of variables.
6. Omitting a variable from the equation results in smaller regression standard errors.
7. A good fit not providing good forecasts.

Multicollinearity exists when the independent variables have a correlation rating of  $r=0.9$  or above, and pose problems when trying to draw conclusions about the relative contribution of each predictor variable.

Two common measurements for checking for multicollinearity is the variance inflation factor (VIF) and tolerance. VIF values of less than 10 are considered favorable. The tolerance values should be higher than 0.1 to be considered good.

The table 4.4 indicates VIF values well below 10 and tolerance values greater than 0.6. Thus we can conclude that the data collected for research shows no signs of multicollinearity.

**Table 4.4 Multicollinearity**

<b>Constructs</b>	<b>Tolerance</b>	<b>VIF</b>
Perceived Ease of Use	.884	1.13
Perceived Usefulness	.878	1.13
Perceived Risk	.900	1.11
Perceived Trust	.867	1.15
Attitude	.753	1.32
Subjective Norms	.804	1.24
Perceived Behavioural Control	.679	1.47
Online Shopping Intention	.761	1.31

#### **4.5 Correlation analysis**

Pearson’s Bivariate Correlation analysis was used in the study to identify the interdependence of the variables. Pearson’s correlation coefficient “*r*” measures the strength and direction of the linear relationship between two variables. It tells whether each variable is positively or negatively associated with the other variable. The value of correlation coefficient ranges from +1 to -1 where +1 implies perfect positive correlation and -1 implies perfect negative correlation.

#### 4.5.1 Relationship between Perceived Ease of Use and Attitude on Buying Arts And Crafts Online

H1 – There is a significant relationship between perceived ease of use and attitude on buying arts and crafts online.

**Table 4.5.1.1 Correlation between Perceived Ease of Use and Attitude on Buying Arts And Crafts Online**

		CEou1	AOBac
CEou1	Pearson Correlation	1	.285**
	Sig. (2-tailed)		.000
	N	251	250
AOBac	Pearson Correlation	.285**	1
	Sig. (2-tailed)	.000	
	N	251	251

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Perceived ease of use and attitude on buying arts and crafts online have a statistically significant linear relationship ( $p < .001$ ). The direction of the relationship is positive which is perceived ease of use and attitude on buying arts and crafts online are positively correlated, these two variables tend to increase together which means higher perceived ease of use is associated with higher attitude on buying arts and crafts online.

#### 4.5.2 Relationship between Perceived trust in online shopping and Attitude on Buying Arts And Crafts Online

H2 – There is a significant relationship between perceived trust in online shopping and attitude on buying arts and crafts online.

**Table 4.5.2.1 Correlation between Perceived trust in online shopping and Attitude on Buying Arts And Crafts Online**

		PTos	AOBac
PTos	Pearson Correlation	1	.315**
	Sig. (2-tailed)		<b>.000</b>
	N	251	250
AOBac	Pearson Correlation	.315**	1
	Sig. (2-tailed)	<b>.000</b>	
	N	251	251

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Perceived trust in online shopping and attitude on buying arts and crafts online have a statistically significant linear relationship ( $p < .001$ ). The direction of the relationship is positive which is perceived trust in online shopping and attitude on buying arts and crafts online are positively correlated, these two variables tend to increase together which means higher perceived trust in online shopping is associated with higher attitude on buying arts and crafts online.

### 4.5.3 Relationship between Perceived risk in online shopping and Attitude on Buying Arts And Crafts Online.

H3 – There is a significant relationship between perceived risk in online shopping and attitude on buying arts and crafts online.

**Table 4.5.3.1 Correlation between Perceived risk in online shopping and Attitude on Buying Arts And Crafts Online.**

		PTRos	AOBac
PTRos	Pearson Correlation	1	.303**
	Sig. (2-tailed)		<b>.000</b>
	N	251	251
AOBac	Pearson Correlation	.303**	1
	Sig. (2-tailed)	<b>.000</b>	
	N	251	251

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Perceived risk in online shopping and attitude on buying arts and crafts online have a statistically significant linear relationship ( $p < .001$ ). The direction of the relationship is positive which is perceived risk in online shopping and attitude on buying arts and crafts online are positively correlated, these two variables tend to increase together which means higher perceived risk in online shopping is associated with higher attitude on buying arts and crafts online.

#### 4.5.4 Relationship between Attitude on Buying Arts And Crafts Online and Online shopping intension

H4 – There is a significant relationship between attitude on buying arts and crafts online and online shopping intension.

**Table 4.5.4.1 Correlation between Attitude on Buying Arts And Crafts Online and Online shopping intension**

		OsInt	AOBac
OsInt	Pearson Correlation	1	.371**
	Sig. (2-tailed)		<b>.000</b>
	N	251	250
AOBac	Pearson Correlation	.371**	1
	Sig. (2-tailed)	<b>.000</b>	
	N	251	251

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Attitude on buying arts and crafts online and Online shopping intension have a statistically significant linear relationship ( $p < .001$ ). The direction of the relationship is positive which is attitude on buying arts and crafts online and online shopping intension are positively correlated, these two variables tend to increase together which means higher attitude on buying arts and crafts online is associated with higher online shopping intension.

#### 4.5.5 Relationship between Online shopping intension and online shopping behavior.

H5 – There is a significant relationship between online shopping intension and online shopping behavior.

**Table 4.5.5.1 Correlation between Online shopping intension and Online shopping behavior.**

		OsInt	OsBEha
OsInt	Pearson Correlation	1	.371 **
	Sig. (2-tailed)		<b>.000</b>
	N	251	250
OsBEha	Pearson Correlation	.371 **	1
	Sig. (2-tailed)	<b>.000</b>	
	N	251	251

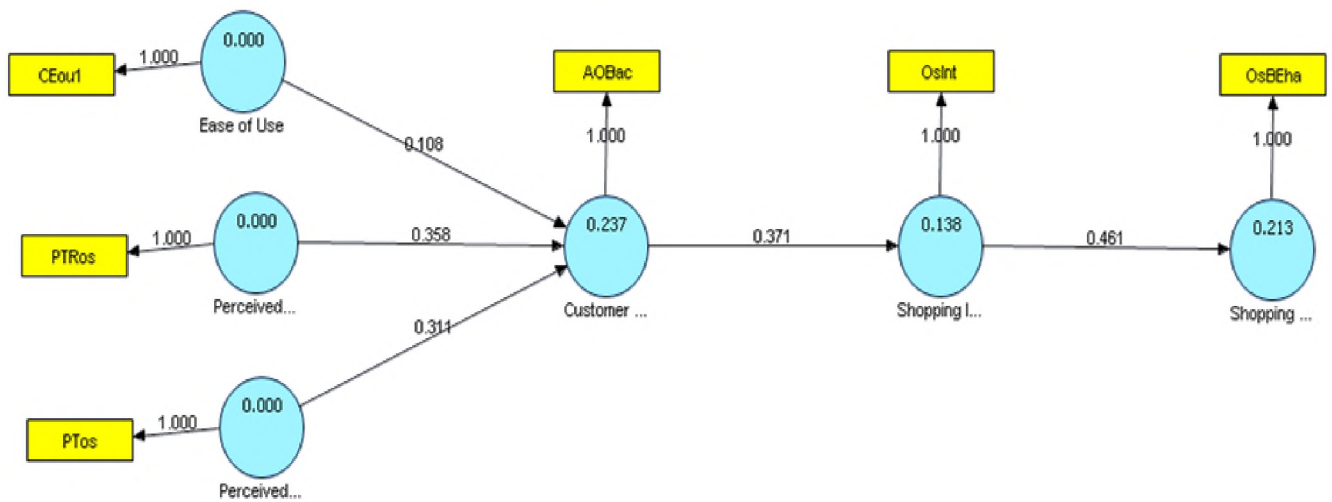
\*\* . Correlation is significant at the 0.01 level (2-tailed).

Online shopping intension and Online shopping behavior have a statistically significant linear relationship ( $p < .001$ ). The direction of the relationship is positive which is online shopping intension and online shopping behavior are positively correlated, these two variables tend to increase together which means higher online shopping intension is associated with higher online shopping behavior

#### 4.6 Structural Model Results

PLS algorithm was executed on SmartPLS using 250 as maximum number of iterations. The following primary observations are made from the PLS path diagram.

*Fig 2 : PLS Path Diagram*



##### 4.6.1 Variance Explanation

The explanation power of the structural model is assessed by the R<sup>2</sup> values of the endogenous constructs. Table 4.6.1 summarizes the R<sup>2</sup> values obtained for the conceptual model.

**Table 4.6.1 Variance Values**

Constructs	R <sup>2</sup>
Customer Attitude (AOBac)	0.237
Shopping Intention(OsInt)	0.138
Shopping Behavior(OsBEha)	0.213

The coefficient of determination, R<sup>2</sup> for the endogenous latent variable Online Shopping Behavior is .213. This means that the five latent variables moderately explain 21% of the variance in OSB. Attitude explains 13% of the variance of OSI. The outer model latent variables, perceived usefulness and perceived trust and risk are able to explain 23% of variance of attitude.

#### 4.7 Path Analysis

The path coefficients of the PLS structural model provide a validation of the theoretically assumed relationships between constructs. The individual path coefficients measure the magnitude of the causal relation between constructs and they can be interpreted as standardized beta coefficients of ordinary least squares regressions.

The results of the structural path analysis are depicted in Fig 6, in which PLS path coefficients and indicators loadings are shown. All path coefficients are positive. The positive path coefficient indicates that the relationship between the latent variables is positive. The negative path coefficient indicates that the relationship between the latent variables is negative.

##### 4.7.1 Predictive Relevance

The predictive relevance can be measured using blindfolding procedures which can only be applied to endogenous latent variables that have a reflective measure. The blindfolding procedure omits a part of the data for a particular block of indicators and then attempts to estimate the omitted part using the estimated parameters.

Predictive relevance ( $Q^2$ ) represents a measure of how well observed values are reconstructed by the model and its parameter estimates.  $Q^2$  values above 0 indicate that the observed values are well reconstructed and that the model has predictive relevance.  $Q^2$  was obtained using the cross-validated redundancy measure by running the blindfolding procedure on SmartPLS.

The results listed on Table 4.7.2 show that all endogenous latent variables have predictive relevancy, as all values are above 0.

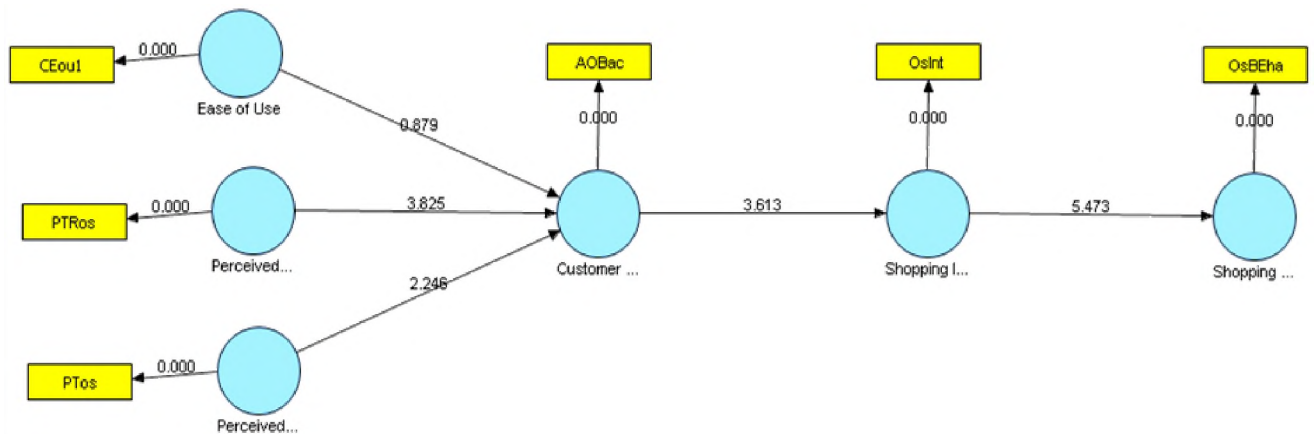
**Table 4.7.2 Predictive Relevance Results**

<b>Constructs</b>	<b><math>Q^2</math></b>
Customer Attitude (AOBac)	.0498
Shopping Intention(OsInt)	.1377
Shopping Behavior(OsBEha)	.2129

### 4.7.2 Boot straping

Bootstrapping procedure is used to estimate the significance of path coefficients in the model. Bootstrapping provides an estimate of the shape, spread, and bias of the sampling distribution of a specific statistic. Bootstrap procedure creates a number of samples where each bootstrap sample has the same number of cases as the original sample; bootstrap samples are created by randomly drawing cases with replacement from the original sample and PLS estimates the path model for each bootstrap sample. The obtained path model coefficients form a bootstrap distribution and this information is used to calculate t-test for the significance of the path model relationships.

*Fig 3: Bootstrap Statistics and Diagram*



In this study, bootstrap was performed with 280 samples. The significance of path relationships was determined with one tail t-test distribution. One tail t-test is used because all hypotheses are directional in this study. A directional hypothesis is a prediction made regarding a positive or negative change, relationship, or difference between two variables of a population. Fig 3 shows the graphical bootstrapped output with t-value for each path and table 4.7.2 summarizes the results.

**Table 4.7.2.1 Results of PLS Paths and Bootstrapping**

Hypotheses	Path Co-efficient	T-Statistics
H1: There is a significant relationship between perceived ease of use on attitude on buying arts & crafts online.	0.108	0.879**
H2: There is a significant relationship between perceived trust and attitude on buying arts & crafts online.	0.311	2.246**
H3: There is a significant relationship between perceived risk and attitude on buying arts & crafts online.	0.358	3.825**
H4: There is a significant relationship between attitude on buying arts & crafts online and online shopping intension.	0.371	3.613**
H5: There is a significant relationship between online shopping intension and online shopping behavior	0.461	5.473**

\*\*Correlation is significant at the 0.01 level (2-tailed)

\*Correlation is significant at the 0.05 level (2-tailed)

According to one tail t-test (df =250), 95 percent significance level or  $p < 0.05$  requires t-value  $> 1.645$ . The empirical results support the proposed relationship between the variables of the conceptual model as their T-Statistics values are greater than 1.645 except for h1 it is 0.879.

#### 4.8 Analysis of Variance (One way Anova)

H6- There is a significant difference between last online purchases and attitude of buying arts and crafts online.

**Table 4.8.1 Analysis of Variance**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.609	2	1.304	6.543	.002
Within Groups	49.241	247	.199		
Total	51.850	249			

This is the table that shows the output of the ANOVA analysis and whether there is a statistically significant difference between group means. The significance value is .002 (i.e.,  $p = .002$ ), which is below 0.05. therefore, there is a statistically significant difference between last online purchases and attitude of buying arts and crafts online.

#### 4.9 Chi square test

H7: There is association between how often you buy crafts online and online shopping intension.

**Table 4.9.1 Chi-Square Tests**

	Value	df	. Sig. (2-sided)
Pearson Chi-Square	49.925 <sup>a</sup>	24	.001
Likelihood Ratio	39.516	24	.024
Linear-by-Linear Association	6.844	1	.009
N of Valid Cases	250		

a. 22 cells (56.4%) have expected count less than 5. The minimum expected count is .05.

From the above table we can state that there is association between how often buy crafts online and online shopping intension since the p value  $< 0.05$ .

#### 4.10 Paired Sample T-test

H8- There is a significant difference between individuals who had interest in handicrafts and those same individuals who bought arts & crafts gifts on internet.

**Table4.10.1 Paired Samples Test**

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1 Interestinhandicrafts - boughtgiftsoninterenet	-.168	.395	.025	-.217	-.119	-6.717	249	.000

From the above table we can conclude that there is a significant average difference between interest for handicrafts and bought gifts on internet as p value is less than 0.001 ( $p < 0.001$ )

**Table 4.10.2 Paired Samples Correlations**

		N	Correlation	Sig.
Pair 1	Interestinhandicrafts & boughtgiftsoninterenet	250	-.042	.514

The Paired Samples Correlation table adds the information that interest for handicrafts and bought gifts on internet are non-significant and are negatively correlated ( $r = -.042$ ). From the above table it is inferred that customers who had interest in arts & crafts have purchased arts & crafts through online. Hence we accept null hypothesis there is no difference between interest for handicrafts and bought gifts on internet

## CHAPTER-5

### SUMMARY AND CONCLUSION

This chapter summarizes and offers concluding remarks on this research and is broadly classified into four sections:

- 5.1 Findings
- 5.2 Suggestions and Implications
- 5.3 Conclusion

#### 5.1 Findings

The study was primarily adopted to identify the impact of perceived ease of use, risk, trust, attitude on buying arts and crafts online, online shopping intension for arts and crafts and online shopping behavior. A web based questionnaire was used to collect data for analysis.

##### 5.1.2 Perceived Ease of Use

The overall mean score of the perceived ease of use variables was ( $\mu = 1.43$ ). The prospect of increase in shopping effectiveness (gets the best deal or find most appropriate information about a product had the highest mean score value ( $\mu = 1.61$ ). The factors browse online shopping stores with ease improved shopping performance ( $\mu = 1.59$ ), accomplishing shopping goals quickly ( $\mu = 1.52$ ), Improved shopping performance, easier to satisfy needs and easy to compare products is presented with the mean score values ( $\mu = 1.48$ ), ( $\mu = 1.47$ ), ( $\mu = 1.46$ ) were evaluated higher than all other factors.

Research findings indicate that perceived ease of use acts as an intrinsic motivator and usefulness can be considered as extrinsic motivator in encouraging users to accept new technology. Individuals form their intentions on the basis of the belief that using a particular technology will enhance their job performance. Greater perceived ease of use or the low complexity of the user interface will increase the likelihood of individual intention

### **5.1.3 Perceived Trust in Online Shopping**

Trust in online shopping and its infrastructure reduces customers' transaction-specific uncertainty and risks associated with it. Online trust enables favourable expectations from the consumer who is willing to believe that the internet is reliable and that no harmful consequences will occur if he/she uses the internet as a medium for financial transactions

Online trust was evaluated using questions related to consumers' level of confidence and expectations on shopping websites. The mean score value of does not misuse personal information was highest at **1.93**. Many respondents have positive opinion on shopping sites providing performance as expected and keeping their delivery promises and obligations ( **$\mu = 1.88$**  and  **$\mu = 1.76$** )

The respondents also have favorable opinion on online shopping sites being secure and reliable ( **$\mu = 1.77$** ). The mean score of  **$\mu = 1.73$**  and  **$\mu = 1.69$**  signifies respondents trust in vendor's integrity as they judge the website infrastructure as dependable and security to personal information shared with them. The overall mean score for trust is **1.70** which is significantly high and indicates high level of trust on online vendors by respondents.

Customers' main concern would be the reliability of the network. When customers are transmitting personal financial data over the electronic network, there are risks that unauthorized parties could intercept this information. The high mean score values can be interpreted as high level of trust on the online retailers by the respondents.

#### 5.1.4 Perceived Risk

Perceived risk is an important predictor of online shopping adoption and behavior. The different types of perceived risk like security risk, financial risk, product risk and performance risk act as a barrier in consumer's intention to conduct online transactions.

The overall mean score of perceived risk was  $\mu = 3.23$ . The value is indicative of the fact that perceived risk is a major antecedent and impediment in consumer's decision to shop online. The mean score value for might not get what is ordered  $\mu = 3.95$  The Internet, just like any type of non-store shopping, makes it difficult to examine physical goods. Consumers must rely upon somewhat limited information and pictures shown on the computer screen. In online shopping, consumers cannot accurately evaluate the quality of a product prior to purchase, making product risk an important consideration.

Personal information compromised has the next highest mean score value ( $\mu = 3.88$ ). Security/privacy risk is the consumer's fear that the open internet network is not secure and their personal information may be compromised when transmitting sensitive information through online transactions.

The mean score for the various product risk indices are: problem returning products ( $\mu=3.80$ ), difficult to find right products ( $\mu=3.49$ ), risk of receiving malfunctioning merchandise ( $\mu=3.60$ ), and not able to examine the products ( $\mu=2.03$ ). The Internet, just like any type of non-store shopping, makes it difficult to examine physical goods. Consumers must rely upon somewhat limited information and pictures shown on the computer screen In online shopping, consumers cannot accurately evaluate the quality of a product prior to purchase, making product risk an important consideration

Perceived risk is also influenced by delivery risk factors like delayed product delivery, replacement of defective products, money back guarantee and settling disputes. The mean score for delivery risk factors are: Not easy to cancel orders ( $\mu=3.67$ ), difficult settling disputes ( $\mu=3.49$ ), waiting for merchandise ( $\mu=3.19$ ), returning products without frills and strings ( $\mu=3.18$ ), unreliable and ill equipped shippers( $\mu=2.79$ )and unavailability of free shipment service ( $\mu=2.74$ ).

### **5.1.5 Attitude on buying Arts & Crafts Online**

Feeling happy to shop online had the highest mean score of ( $\mu=3.27$ ). If consumers are exposed to pleasant and happy stimuli during their Internet shopping experience, they are then more likely to engage in subsequent shopping behavior. Buy arts and crafts of its artistic value share the second highest mean score value of ( $\mu=2.78$ ). Information about artisans share the mean score value of ( $\mu=2.70$ ) followed by mean score value of usually buy without thinking consequences, Sometimes buy crafts, Important that other like the handicraft I buy, friend and family approval are ( $\mu=2.60$ ) ( $\mu=2.03$ ) ( $\mu=1.75$ ) ( $\mu=1.74$ ).

Online shoppers always want to seek information within few clicks and reach to the most relevant information according to their requirements. Potential online customers will use the internet as a platform to collect information and they tend to have positive attitude towards online shopping. The respondents overall attitude score was ( $\mu=2.41$ ). Favorable attitudes towards shopping online significantly influences consumer's repurchasing behavior and impulse buying intention to some extent.

### **5.1.6 Online Shopping Intension**

The mean score value for plan to do more shopping online for gifts arts & crafts items was ( $\mu = 2.04$ ). The respondents also showed propensity in purchasing same product( $\mu = 2.06$ ). Online shopping intention is measured by consumers' willingness to buy and to return for additional purchases. Repurchase intention contributes to customer loyalty. The overall mean score value of ( $\mu = 1.67$ ) is satisfactorily high and reinforces the assumption that consumers' intention to shop online is positively associated with attitude towards Internet buying, and influences their decision-making and purchasing behavior

### 5.1.7 Online Shopping Behavior

Detailed product information had the highest mean score value ( $\mu=2.48$ ) this was followed by better control of expenses, compatible with lifestyle, shop in privacy, save from traffic chaos, broader selection of products makes shopping easy, easy price comparison, can take time to decide ( $\mu=1.88, \mu=1.80, \mu=1.66, \mu=1.64, \mu=1.56, \mu=1.54, \mu=1.48$ ) It showed that availability of detailed product information is one of the primary reason for willingness to buy online. Online shopping is available for customers around the clock compared to traditional stores Some customers prefer online channels just to escape from face-to-face interaction with salesperson as they feel uncomfortable when dealing with salespeople and do not want to be manipulated and controlled in the marketplace.

Given customers rarely have a chance to touch and feel product and service online before they make decision, online sellers normally provide more product information that customers can use when making a purchase consumers can find all kinds of products which might be available only online from all over the world. Since online stores offer customers with variety of products and services, it gives them options to compare price from different websites and find the products with lower prices than that available in local retail stores. Consumer lifestyle plays a main role in the process of online purchasing as positive attitude towards accepting new technology will strongly affect behaviour.

### 5.1.8 Path Analysis using Partial Least Squares (PLS)

The research model was validated and tested using SmartPLS 2.0, after ascertaining the reliability, validity and multi-collinearity.

**Table 5.1.8.1 Summary of the Relationships**

Hypotheses	Results
H1: There is a significant relationship between perceived ease of use on attitude on buying arts & crafts online.	Accepted
H2: There is a significant relationship between perceived trust and attitude on buying arts & crafts online.	Accepted
H3: There is a significant relationship between perceived risk and attitude on buying arts & crafts online.	Accepted
H4: There is a significant relationship between attitude on buying arts & crafts online and online shopping intension.	Accepted
H5: There is a significant relationship between online shopping intension and online shopping behavior	Accepted

Information systems that users perceive easier to use and less complex will increase the likelihood of its adoption and usage .Consumers will adopt e-commerce if they perceive that it would help them to attain desired performance. Thus the proposed hypothesis that perceived ease of use positively affects attitude for buying arts & crafts online is accepted.

Trust is a very significant and important factor in the online environment, because customers have few tangible and verifiable cues regarding the service-provider’s capabilities and intentions. Higher consumer trust reduces perceived risks associated with Internet shopping and generates more favorable attitudes towards shopping at a particular store, which in turn increases willingness to purchase from that store. Higher disposition towards trust results in favorable attitude to shop online.

Attitude towards online shopping refers to consumers’ acceptance of the Internet as a shopping channel and their attitude towards a specific Internet store (i.e., to what extent consumers think that shopping at this store is appealing). Consumers’ intention to shop online is positively associated with attitude towards Internet buying, and influences their decision-making and online

shopping behavior. The path analysis results imply that if the customers have positive attitude towards online shopping, they are bound to trust the online retailer in handling transactions and will have intention to buy online.

## **5.2 Suggestions & Implications**

The research focused on only three factors attitude, shopping intention and shopping behavior to find out research question. But there are lots of other factors (social, economic, environmental, political etc.) which influence to buy the handmade product. The research has been done on overall handicrafts product but there could be more research on category specific (Furniture, Home Decoration, Ornament, Clothing.) handicrafts purchase decision.

Following that different country have different kind of culture, so there could be more research whether the influential factors varies from culture to culture or country to country. In those above case researchers can choose some other consumer behavior theory rather than Theory of Planned Behavior. Is because the Theory of Planned Behavior only deals with the intention and attitude, where the research mentioned above need the focus on influential factors.

## **5.3 Conclusion**

The aim of the study was to identify the factors that influence the Indian consumer to purchase handicrafts product online. As the research is designed for the exploratory purpose so the idea has been generated and followed by hypothesis and ended up with the result from the primary data. So, from the result of the study it is clear that each of the hypothesized factors have influences on making consumers decision about purchasing arts & crafts which have its own interpretation.

## IMPACT OF CONSUMER ATTITUDE ON ONLINE SHOPPING INTENTION OF ARTS & CRAFTS

Dear Madam/Sir,

This questionnaire is a part of our Main Project "IMPACT OF CONSUMER ATTITUDE ON ONLINE SHOPPING INTENTION OF ARTS & CRAFTS" as a requirement for the Master Degree in Business administration at the Avinashilingam School of Management and Technology. We kindly ask you to participate by answering the following questions. The information provided by you will be used solely for academic research purpose and will be kept confidential.

1. Gender :

Male  Female

2. Age :

16-20yrs  21-25yrs  25-35 yrs

3. Monthly income:

5, 00,000 & Above  2, 00,000 to5, 00,000  1, 00,000 to 3, 00,000  Below 1, 00,000

4. How do you access internet through?

- Mobile
- Personal Computer
- Laptop
- Tablet
- Others Specify.....

5. How many hours per week do you use internet?

Less than 3 hours  3-10 hours  More than 10 hours

6. What is your primary personal use of the internet (not for work)?

- Shopping
- Entertainment/Games
- Information & product search
- Hobby
- Others Specify.....

7. Are you interested on Handicrafts, Arts and other handmade items?

Yes  No

8. Have you ever bought arts crafts gifts on internet?

Yes  No

9. How often do you buy arts and crafts online?

- Very Often     Moderately Often     Rare     Do Not Buy

10. What explains the reason for your last online purchase?

- Business purpose  
 Family use  
 Gift for family/friends  
 Others specify.....

11. What was your last online purchase? (product category) Specify.....

### Perceived Ease of Use for Online Shopping

Kindly rate you level of agreement to the following statements on the scale of 5 to 1

(5 - Strongly Disagree, 4 - Disagree, 3 - Neutral, 2 - Agree, 1 - Strongly Agree)

Factors	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
12. I find most online shopping sites easy to use					
13. I find it easy learning to use most online shopping sites					
14. I find it easy to use most online shopping sites to find what I want					
15. I am finding it easy to become skilful at using most online shopping sites					
16. I find it easier to compare products when shopping at online retailers					
17. I feel that most online shopping sites are flexible to interact with					
18. I am able to browse online shopping sites with ease					
19. I am able to accomplish my shopping goals more quickly when I shop online					
20. I am able to improve my shopping performance when I shop online (e.g. Save time & money)					
21. I am able to increase my shopping productivity when I shop online (e.g. Make purchase decisions or find product information within the shortest time frame)					

22. I am able to increase my shopping effectiveness when I shop online (e.g. Get the best deal or find the most information about a product)					
23. Shopping from online retailers makes it easier for me to satisfy my needs					
24. I find the website of online retailers useful in aiding my purchase decisions					

### Perceived trust in online shopping

Kindly rate your level of agreement to the following statements on the scale of 5 to 1

(5 - Strongly Disagree, 4 - Disagree, 3 - Neutral, 2 - Agree, 1 - Strongly Agree)

Factors	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
25. Online shopping sites are trustworthy and honest					
26. The information provided by shopping sites is plentiful and sufficient					
27. Online sites keep promises and obligations					
28. The infrastructure of online shopping sites is dependable					
29. Online shopping sites provides secure personal privacy					
30. Online stores keep my best interests in mind					
31. Online shopping sites are secure and reliable					
32. Online shopping sites does not misuse my personal information for other purposes					
33. The performance of online shopping sites meets my expectations					

### Perceived risks in online shopping

Kindly rate your level of agreement to the following statements on the scale of 5 to 1

(5 - Strongly Disagree, 4 - Disagree, 3 - Neutral, 2 - Agree, 1 - Strongly Agree)

Factors	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
34. I feel that my credit card details may be compromised and misused when I shop online					
35. I feel that my personal information given for the online transaction may be compromised					
36. I might receive malfunctioning merchandise					

37. I might not get what I ordered through online shopping					
38. It is hard to judge the quality of merchandise over internet					
39. I cannot get to examine the products when I shop online					
40. It is not easy to cancel orders placed online					
41. I feel that it will be difficult settling disputes with regard to online purchases					
42. I have to wait for the merchandise to be delivered					
43. I will have problem in returning products bought online					
44. I might not receive the products ordered online					
45. I do not shop online because of non-availability of reliable and well equipped shippers					
46. I do not shop online if there is no free shipment service available					
47. I purchase online only when I can return the product without any frills and strings attached					
48. I do not purchase online if there is no money back guarantee					
49. It is too complicated to place order in online shopping					
50. It is difficult to find appropriate websites for online shopping					
51. Images take too long to load in online shopping sites					

### Attitude on Buying Arts & Crafts Online

Kindly rate you level of agreement to the following statements on the scale of 5 to 1

(5 - Strongly Disagree, 4 - Disagree, 3 - Neutral, 2 - Agree, 1 - Strongly Agree)

Factors	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
52. When I go shopping, I sometimes buy Arts crafts items that I had not intended to purchase					
53. When I see any handicraft that really interests me, I usually buy it without thinking the consequences					
54. It is important that other people like the handicraft I buy					
55. I rarely purchase any handicrafts until my Friend and Family approve to them					
56. I buy handicrafts because of its artistic value only					
57. For me it is important to get the information about the artisans who made that					
58. I feel happy when I do my shopping online					

### Online Shopping Intention

Kindly rate you level of agreement to the following statements on the scale of 5 to 1

(5 - Strongly Disagree, 4 - Disagree, 3 - Neutral, 2 - Agree, 1 - Strongly Agree)

Factors	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
59. It is likely that I will continue to purchase products from online retailers in the future					
60. I intend to continue to purchase products from the internet in the future					
61. I would likely visit an online shopping site to shop for my needs					
62. I plan to do more of my Gift & arts items shopping via online shopping sites					
63. When I need to buy arts crafts gift product, I would search for an online retailer who has the product					
64. There is substantial chance that I would purchase the same product from an online retailer					
65. There is a substantial chance that I would purchase different products from an online retailer					

### Online Shopping Behaviour

Kindly rate you level of agreement to the following statements on the scale of 5 to 1

(5 - Strongly Disagree, 4 - Disagree, 3 - Neutral, 2 - Agree, 1 - Strongly Agree)

Factors (I shop online as)	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
66. I can shop in privacy of home					
67. I do not have to leave home for shopping					
68. I can shop whenever I want					
69. I can save myself from chaos of traffic					
70. I can save myself from market crowd					
71. I can get detailed product information online					
72. I can get broader selection of products					
73. It gives facility of easy price comparison					
74. I get user/expert reviews on the product					
75. There is no embarrassment if I do not buy					
76. I can take as much time as I want to decide					
77. I can buy products which are otherwise not available in the nearby market or are unique					
78. It makes my shopping easy					
79. It gives me better control of my expense					
80. It is compatible with my lifestyle					



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## CERTIFICATE

*This is to certify that Ms. MANMEET KOUR JHANS (16PBM004), final year MBA Student of "Avinashilingam School of Management Technology" Coimbatore had successfully completed a Project titled Impact of "Consumer Attitude towards Online Shopping Intension of Arts & Crafts" in our organization*

*Period of the project : 15th December 2017 to 15th February, 2018*

*Class: II MBA(IT)*

*Her conduct and behavior during the period of Training was good.*

*Thank You,*

**FOR R.BCC EXPORTERS PVT. LTD**

**DIRECTOR**

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