Online User Behaviour In Delhi-A Factor Analysis

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INTRODUCTION

The world is moving towards Electronic Commerce activities at a very fast pace. Internet enables consumers to perform many stages of the sales process in a quick and efficient manner. It also provides comprehensive product information, facilitates comparison shopping, and allows for a condensed sales process. Online buying refers to buying through the Internet. Online buying assists buyers' anywhere, offering a platform with immense flexibility. Internet buying provides an opportunity to individuals to buy and sell products using a company's website. According to the Internet in India [I Cube] 2007 report published jointly by the Internet and Mobile Association of India and IMRB International, the number of internet users in India in the ever user or claimed user category touched 46 million in September 2007 from 32.2 million in September 2006. During the same period, the number of active internet users reached 32 million from 21.1 million (Source: IMRB).

According to the report, the growth of internet users is primarily driven by the fact that:

a) The number of people who know how to use a computer unaided have grown up to 65 million up from 15.8 million in 2000.

b) 70 per cent of the PC literates have used the internet some time or the other in their lives (Source: IMRB).

There is no denying the fact that Internet buying offers buyers' convenience of buying along with reduced cost. But simultaneously, the evidence of the fact shows that Indian buyers have not yet fully realized the importance of using technology for buying products. Delhi needs to take cognizance of these trends and react fast in order to be an active participant in the emerging electronic world. However, little information is known about Internet users' in Delhi with respect to online shopping. The current research is carried out in order to get viable solutions to the above problems, particularly in respect to Delhi.

LITERATURE REVIEW

The study of online buyers has attracted a great deal of attention of researchers and practitioners in recent years. Researchers in the past indicate that consumers' online buying behaviour may be radically different from that in the traditional environment (Alba et al. 1997; Winter et al. 1997).

The risk perception associated with Internet shopping affects online buyers' purchase decisions. Culnan (1999) found that perceived risk has been a primary hindrance to the growth of e-commerce. Researchers established that online shopping rate is negatively associated with the risk perceptions towards online buying (Miyazaki and Fernandez 2001). Therefore, safe and responsible handling of online buyers' information is the key to attract and retain those customers (Briones 1998).

Gefen's (2000) research indicated that consumer trust influences purchase intentions. It is relatively far more difficult for E-stores to gain online buyers' trust in comparison to brick-and-mortar stores, as higher level of risk and uncertainty are associated with online buying.

It is very important to know what sort of a consumer typically buys online products. There are a number of factors that influence consumer attitude towards online shopping. Culture plays a significant role in shopping behaviour since it affects attitudes, norms and other cognitive processes, intention and behaviour (Hawkins D., Best R. and Coney K., 2003). A study found that cultural background, values and demographics, psychological and social attitudes influence consumer attitude (Childerhouse P. and Towill D., 2000). Alan D. Smith and William T. Rupp (2003) indicated that differences in heredity, early childhood experiences, cultural exposure and personal motivation are important factors

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that lead to different purchase behaviour patterns.Consumers may shop online for goal-oriented or for experiential reasons (Wolfinbarger M. and Gilly M., 2002). Leo R. Vijayasarathy (2004) introduced time starved shoppers who are constantly exploring ways to reduce the time to complete various tasks to manage their busy schedules.Electronic commerce environment is virtual and most consumers are uncomfortable with virtuality. If they go to a physical store, they can touch and feel the product and talk to a real person right away for environment. Thus, E-shopping has deficiency of environmental richness that a physical store enjoys. This deficiency might cause delay in decision confidence and lack of purchase intention. Buying products strongly depend on whether it was used before, satisfactory experience, and brand image (Silver M.D., 1998). Decision making relates to the confidence. Customers do not need to spend much time to think about goods if they have confidence about its quality and price. The success of online shopping depends on how it matches consumer characteristics and is satisfying consumers' shopping needs. To assess the attractiveness of Internet shopping, researchers have advanced the concept of fit between product and sales channel (Vijayasarathy, L.R., 2002). Therefore, consumer online behaviour, product characteristics and sales channel are important.

In Internet marketing, the users access the products of their choice by activity on their part, whereas, traditional off-line marketers target their markets according to age group, sex, geography and other general criteria.

Industries which have been influenced by online marketing are fascinating. The list includes music, banking, advertising, travel and tourism, healthcare, etc. It is common to find many customers buying and downloading music files (e.g. MP3) over the Internet. A large number of banking transactions are now being done online. In the US alone, over 150 million adults use online mode of banking. This may be attributed to the growing speed of Internet connections. Internet auctions where customers scan the prices on the website are also popular. Credit cards play an important role in the online transactions because when a customer wants to buy a product, then the customer has to go through some processes and credit cards or debit cards help the customer to fulfill those processes and formalities for those particular transactions.

Booking of railway and air tickets, hotel reservation and tour programs, payment bills, etc., by Internet is gradually becoming popular in India. It is essential to understand more about the trend in the number of persons having access to the Internet, the pattern of usage- particularly for purchasing online, and the average volume of purchases per user, how this is increasing and any impediments in its path.

Security concerns are very important for both companies and consumers who participate in online businesses. Many consumers are hesitant to buy items over the internet because they do not trust that their personal information will remain private. Recently, some companies that do business online have been caught giving away or selling information about their customers. Several of these companies have guarantees on their websites, claiming that customer information will be kept private. Some companies that buy customer information offer the option for individuals to have their information removed from the database. However, many customers are unaware that their information is being shared and are unable to stop the transfer of their information between companies.

Security concerns are of great importance and online companies have been working hard to create solutions. Encryption is one of the main methods for dealing with privacy and security concerns on the internet.

Another major security concern that consumers have with e-commerce merchants is whether or not they will receive exactly what they purchase. Trustworthy reliable merchant performance has been a consumer concern since the inception of E-commerce, and to date, merchants have attempted to address these concerns by investing in and building strong consumer brands (Amazon, eBay, Overstock.com), and by leveraging merchant / feedback rating systems and E-commerce bonding solutions. All of these solutions attempt to assure consumers that their transactions will be free of problems because the merchants can be trusted to provide reliable products and services. In addition, the major online payment mechanisms (Credit cards, PayPal, Google Checkout, etc.) have also provided back-end buyer protection systems to address problems after they actually occur. Another concern, among the internet users, is regarding the security of financial information transmitted over the internet (Gupta, 1995). Doney and Cannon (1997) label trust as an order qualifier for purchase decisions. Trust is a belief or expectation that the word or promise by the merchant can be relied upon and the seller will not take advantage of the consumer's vulnerability (Geyskens et al., 1996).The issue of security and privacy over the Internet is the most overwhelming barrier facing the adoption of electronic commerce that caused them not to make any purchase on the Internet. Widely publicized security lapses on the Internet, where hackers have accessed personal financial information being sent electronically, have done little to boost consumer confidence in the internet as a conduit for commerce (Goodwin, 1991).

Electronic commerce also enhances flexibility and convenience. Consumers can enjoy window-shopping on the Internet without the pressure to purchase, unlike the traditional shopping environment. Consumers are liable to initiate and control non linear searches, due to the interactive nature of the Internet and the hypertext environment. Swaminathan et al., (1999) in his study found that consumers who are primarily motivated by convenience are more likely to make purchases online.Easy access of current and detailed information on products and services facilitates comparison shopping, aid in product selection and enables consumers to make more informed decisions. There is also no driving or parking costs associated with shopping online. Almost all products will be delivered to the consumers, either instantaneously via the electronic medium or by the wide distribution network of the Internet vendors.

There are various transactional and non transactional issues involved - such as Internet users being uncomfortable while giving their credit card numbers on the Internet, Internet merchants' misuse of users' personal information, lack of help from sales representatives whilst purchasing online and offer of products are in different currencies. In other words, electronic commerce has implications for all stages in an economic exchange, including search and evaluation in the pre-purchase phase, ordering and delivery in the purchase, and after sales service in the post-purchase phase (Choi et al., 1996; Kalakota & Whinston, 1996). These and other factors appear to affect emerging trends of electronic commerce in Delhi.

For the purpose of the study, primary data was collected from the internet users in Delhi Region with the help of a well drafted questionnaire. A sample of 320 respondents was selected by following the non-probabilistic convenience sampling, as it is appropriate for exploratory studies.

METHODOLOGY AND DATA COLLECTION METHOD

The collection of data was carried out by using a self-administered questionnaire. The questions were presented in mostly close-ended style with self-structured questions. The questionnaires were distributed to the respondents chosen at random at various locations such as cyber cafes, high learning institutions' and shopping malls of South Delhi especially near areas like IIT Delhi, areas around south campus of Delhi University, Okhla Industrial area, Vasant Vihar and Nehru Place during the months of January to March 2009. This study applies a convenience sampling technique as a sampling method. Further convenience sampling method was used for two reasons -firstly, respondents were selected because they happened to be in the right place at the right time and secondly, convenience sampling technique is not recommended for descriptive or casual research, but it can be used in exploratory research for generating ideas (Malhotra, 2005).

QUESTIONNAIRE DESIGN

Following the literature review, questionnaires were developed to determine the extent of online buyers' behavioural pattern (Delhi users) and factors when browsing or purchasing online. The questions were designed and presented within three sections of the questionnaire, stated as follows: **Section I** comprised of the respondents' personal background, such as gender, age, household income per month, educational qualification, and occupation. Respondents' demographic profiles were designed in the close-ended structure of questions and it consisted of five questions, which began with question 1 and ended with question 5.

Section II required the respondents to furnish the factors that they considered when they bought a product online. There were 15 statements in this section. Five point likert scale ranging from 1(Least Important) to 5(Most Important) were applied in this section. **Section III** required the respondents to furnish the factors that they considered when they go for buying a product online. There were 15 statements in this section. Five point likert scale ranging from 1(Strongly Disagree) to 5(Strongly Agree) were applied in this section.

The variables used in this study were gleaned from the literature reviewed in the field relevant to the online buying of people/ internet users. The variables that were chosen were based on several researches done by others. Some of the questionnaire items were selected with slight modifications from various researches. The rest of the questionnaire items were developed based on the observations of the researcher, readings from literature and consultations with the people on the same area of interest.

STATISTICAL TECHNIQUES USED

Data in this study were analyzed using Statistical Package for Social Science (SPSS) Version 14.0. Factor analysis was

used in order to analyze interrelationships among online buying factors when browsing or purchasing online.

DATA ANALYSIS & RESULTS

Out of the 320 respondents, men accounted for 60% of the respondents and women accounted for 40% of the total respondents (refer to Table1 of Annexure-1). Out of the 320 respondents, the age group between 20-30 yrs represents 77.5% of the respondents and the age group between 31-40 yrs represents 12.5% of the total respondents (refer to Table2 of Annexure-1).

Household Income Per-Month: Out of the 320 respondents, household income per-month of Rs 20,001-Rs 30,000 represents 40% of the respondents and income of Rs 10,001-Rs 20,000 represents 22.5% of the total respondents (refer to Table 3 of Annexure-1). Out of the 320 respondents, respondents holding Post-graduate & above degrees represents 82.5% of the total respondents (refer to Table4 of Annexure-1). Out of the 320 respondents, students represent 42.5%of the respondents, service holders represent 27.5% of the respondents and professionals represent 27.5% of the total respondents (refer to Table5 of Annexure-1).

FACTOR ANALYSIS

Factor analysis is a data reduction statistical technique that allows simplifying the correlational relationships between a numbers of continuous variables. Exploratory factor analysis is used in order to identify constructs and investigate relationships among key interval scaled questions regarding reasons for choosing to buy online from 320 respondents. To test, the following steps were taken:

- The correlation matrices were computed. It revealed that there is enough correlation to go ahead for factor analysis.
- Kaiser-Meyer-Olkin Measure of Sampling Adequacy for individual variance was studied. It found sufficient correlation for all the variables (refer to Table1 of Annexure-2).
- To test the sampling adequacy, Kaiser-Meyer-Olkin Measure of Sampling Adequacy was computed and was found to be 0.558. It indicates that the sample is good enough for sampling.
- The overall significance of correlation matrices was tested with Bartlett's test of Sphericity providing support for the validity of the factor analysis of the data set (refer to Table 1 of Annexure-2).

After the standards indicated that the data are suitable for factor analysis, principal component analysis was employed for extracting the data, which allowed determining the factor underlying the relationships between a number of variables. The Total Variable Explained suggests that it extracts one factor which accounts for 76.626 per cent of the variance of the relationship between variables (refer Table3 of Annexure-2).

Loading on factors can be positive or negative. A negative loading indicates that this variable has an inverse relationship with the rest of the factors. The higher the loading, the more important the factor. However, Comrey (1973:1346) suggested that anything above 0.44 could be considered salient, with increased loading becoming more vital in determining the factor. All the loadings in the research are positive (refer to Table2 of Annexure-2).

Rotation is necessary when extraction technique suggests that there are two or more factors. The rotation of factors is designed to give an idea of how the factors initially extracted differ from each other and to provide a clear picture of which item loads on which factor. There are only eight factors, each have Eigenvalue exceeding 1 for online buyers. The Eigenvalue for eight factors were 8.467, 4.437, 2.397, 2.031, 1.648, 1.424, 1.316, and 1.268 respectively (refer To Table3 of Annexure-2). The percentage of the total variance is used as an index to determine how well the total factor solution accounts for what the variables together represent. The index for the present solution accounts for 76.626 per cent of the total variations for choosing an online service for buying. It is pretty good extraction as it can economize on a number of factors (from thirty, it has reduced to eight factors) while we have lost 23.374 per cent information content for factors in choosing the online service by a buyer. The percentage of variance for eight factors were 28.225, 14.789, 7.990, 6.770, 5.493, 4.745, 4.386, and 4.227 respectively (refer to Table3 of Annexure-2). Table2 of Annexure-2 tell us that after eight factors are extracted and retained, the communality is 0.784 for variable 1, 0.706 for variable 2, 0.784 for variable 3, and so on. It means that 78 per cent of the variance of variable 1 is being captured by the eight extracted factors together. The proportion of variance in any one of the original variables, which is being captured by the extracted factor, is known as communality (Nargundkar 2002).

Large communalities indicate that a large number of variance has been accounted for by the factor solution. Varimax

rotated factor analytic results for factor influencing the choice of online buyers for online purchasing or browsing is shown in Table 4 of Annexure-2.

THE EIGHT FACTORS SHOWN IN TABLE4 OF ANNEXURE-2 HAVE BEEN DISCUSSED BELOW

FACTOR 1: SECURITY

It is the most vital factor, which explains 28.225 per cent of the variation. The factor 'Security' is the most important factor and it has thirteen loads to this factor. The factors Internet Sellers May Overcharge My Credit/Debit Card (0.860), Misuse Of My Personal Information By Internet Merchants (0.751), Products Purchased Through Internet May Be Delivered To Another Person(0.721), Cannot See The Real Product (0.669), Difficult To Judge The Quality Of The Product (0.568), No After Sales Service For Products Purchased(0.688), Product Return Information Not Clearly Stated On The Web Pages(0.502), Limited Method Of Payment(0.747), Slow Connection Speed(0.783), No Credit Card(0.754), Longer Delivery Time Involved(0.752), Non Disclosure Of Complete Company Information(0.732), Non Disclosure Of Complete Product Information(0.863) signify that online buyers focused on security before purchasing a product online.

FACTOR 2: RELIABILITY

This factor has six significant variables which have 14.789 per cent of variation. The factors- Shipping Cost Clearly Stated (0.671), Product Prices Clearly Stated (0.539), Orders Are Delivered in a Good Condition (0.564), Better Product Return Service (0.845), and Orders Are Delivered on Time (0.814), Need Lesser Movements To Find Products (0.608) show that product charges and delivery are the important concerns for online buyers when they decide to purchase online.

FACTOR 3: SEARCHABILITY

This factor has four variables which have 7.990 per cent of variation. The factors- Web Pages Load Faster (0.854), More Product Variety for Selection (0.700), Can Have Friends from Foreign Countries (0.530), and Owing a Credit / Debit Card (0.642).

FACTOR 4: QUALITY

This factor has three variables and it accounts for 6.770 per cent of variation. The factors -Virus Transmission Occur When Purchasing Online (0.700), Cannot See the Real Product (0.562), Difficult to Judge the Quality of the Product (0.699), signifying that product quality is a vital factor for online users when they go for online product purchase.

FACTOR 5: AVAILABILITY

This factor has two variables which have 5.493 per cent of variation. Availability factors such as Easy Access to Wider Information (0.628), Availability of Products on the Internet That Cannot Be Found Locally (0.856) signify that availability of various information regarding product quality, prices etc. is important for online buyers before they choose a product for purchasing.

FACTOR 6: ACCESSIBILITY

This factor has two variables which have 4.745 per cent of variation. Accessibility factors such as Faster Access to Latest News (0.727), The Best Source To Search For Information (0.863), signify that easy accessibility to the product information is important for online buyers before purchasing.

FACTOR 7: TRUST

There is only one load to this factor and it accounts for 4.386 per cent of variation. The factor I do not Trust Digital Signature (0.777) signifies that trust is important for online buyers when purchasing or browsing online for a product.

FACTOR 8: CONVENIENCE

There is only one load to this factor and it has 4.227 per cent of variation. The factor No Crowd of People Shopping

(0.817) signifies that online buyers want convenience in shopping and they want to save their time.

CONCLUSION AND IMPLICATIONS

The development of information technology and the growth of the communication network has radically transformed the local networks and connected them to the international markets. The current technological development with respect to the internet has given rise to a new marketing system. The online facility benefits the consumers in many ways, including easy availability of information. This allows the users in depth-information search, product comparisons and evaluations of the offerings of various suppliers.

Factor analysis revealed that eight important factors such as Accessibility of information, reliability of information, availability of information, searchability factor, convenient facility, security concern, trust concern, quality factor were identified. Online buyers could gain the ability to search for products not on display, gather information without taking up the salesperson's time and even purchase or pay for products for immediate delivery, when conducting online shopping. It is clear from the research conducted that security is the important factor for online buyers when they conducted the shopping online. Customers want that the information of the product should be clearly mentioned on their respective websites. Another factor which influences the buyers is the reliability factor. Therefore, online transactions should be secure, reliable and trusted in order to attract and maintain existing internet users. The consumers hope that trading through the electronic media is safe and dependable and also they expect good value for their money. But in practice, these expectations may not be fully met.

SCOPE FOR FURTHER RESEARCH

As the survey conducted was only confined to Delhi region, results may vary if research is conducted in other parts of India. If the survey is conducted all over India, results may substantial differ. As the research was conducted in an urban area, the result may not be the same if the survey is conducted in a semi-urban area.

TABLES

ANNEXURE 1 : FREQUENCY TABLE OF DEMOGRAPHIC PROFILES

Table 1 : Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	192	60.0	60.0	60.0
	Female	128	40.0	40.0	100.0
	Total	320	100.0	100.0	

Table 2: Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20 - 30 Yrs	248	77.5	77.5	77.5
	31 - 40 Yrs	40	12.5	12.5	90.0
	41 - 50 Yrs	24	7.5	7.5	97.5
	51 & Above	8	2.5	2.5	100.0
	Total	320	100.0	100.0	

Table 3: Household Income Per-Month

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 10k	40	12.5	12.5	12.5
	10001 - 20k	72	22.5	22.5	35.0
	20001 - 30K	128	40.0	40.0	75.0
	30001 - 40k	48	15.0	15.0	90.0
	40001 & Above	32	10.0	10.0	100.0
	Total	320	100.0	100.0	

Table 4: Educational Qualifications

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Graduate	56	17.5	17.5	17.5
	Post-graduate & Above	264	82.5	82.5	100.0
	Total	320	100.0	100.0	

Table 5: Occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Service	88	27.5	27.5	27.5
	Business	8	2.5	2.5	30.0
	Professional	88	27.5	27.5	57.5
	Students	136	42.5	42.5	100.0
	Total	320	100.0	100.0	

ANNEXURE -2
RESULTS OF FACTOR ANALYSIS

Table2: Communalities

	Initial	Extraction
Easy Access To Wider Information	1.000	.784
Faster Access To Latest News	1.000	.706
The Best Source To Search For Information	1.000	.784
Shipping Cost Clearly Stated	1.000	.665
Product Prices Clearly Stated	1.000	.763
Web Pages Load Faster	1.000	.885
More Product Variety For Selection	1.000	.749
No Crowd Of People Shopping	1.000	.818
Orders Are Delivered In Good Condition	1.000	.885
Better Product Return Service	1.000	.834
Orders Are Delivered On Time	1.000	.746
Can Have Friends From Foreign Countries	1.000	.778
Owing A Credit/Debit Card	1.000	.707
Need Lesser Movements To Find Products	1.000	.656
Availability Of Products On The Internet That Cannot Be Found Locally	1.000	.794
Internet Sellers May Overcharge My Credit/Debit Card	1.000	.883
Misuse Of My Personal Information By Internet Merchants	1.000	.800
Products Purchased Through Internet May Be Delivered To Another Person	1.000	.713
I Do not Trust Digital Signature	1.000	.697
Virus Transmission Occurs When Purchasing Online	1.000	.725
Cannot See The Real Product	1.000	.810
Difficult To Judge The Quality Of The Product	1.000	.848
No After Sales Service For Products Purchased	1.000	.772
Product Return Information Not Clearly Stated On The Web Pages	1.000	.676
Limited Method Of Payment	1.000	.668
Slow Connection Speed	1.000	.761
No Credit Card	1.000	.752
Longer Delivery Time Involved	1.000	.824
Non Disclosure Of Complete Company Information	1.000	.691
Non Disclosure Of Complete Product Information	1.000	.816

Table1: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.558
Bartlett's Test of Sphericity	Approx. Chi-Square	9035.829
	df	435
	Sig.	.000

Table3: Total Variance Explained

Initial Eigenvalues				Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.467	28.225	28.225	8.467	28.225	28.225	7.437	24.789	24.789
2	4.437	14.789	43.014	4.437	14.789	43.014	3.242	10.806	35.594
3	2.397	7.990	51.004	2.397	7.990	51.004	2.429	8.097	43.691
4	2.031	6.770	57.774	2.031	6.770	57.774	2.360	7.868	51.559
5	1.648	5.493	63.267	1.648	5.493	63.267	2.095	6.984	58.543
6	1.424	4.745	68.012	1.424	4.745	68.012	2.038	6.792	65.335
7	1.316	4.386	72.398	1.316	4.386	72.398	1.746	5.821	71.156
8	1.268	4.227	76.626	1.268	4.227	76.626	1.641	5.470	76.626
9	.923	3.076	79.702						
10	.838	2.795	82.497						
11	.667	2.222	84.719						
12	.645	2.152	86.870						
13	.587	1.956	88.827						
14	.521	1.736	90.563						
15	.477	1.589	92.152						
16	.362	1.208	93.360						
17	.317	1.056	94.416						
18	.284	.947	95.363						
19	.246	.820	96.183						
20	.221	.738	96.920						
21	.197	.657	97.577						
22	.173	.576	98.153						
23	.170	.566	98.719						
24	.106	.354	99.073						
25	.084	.280	99.353						
26	.058	.194	99.548						
27	.050	.167	99.714						
28	.040	.134	99.849						
29	.027	.091	99.940						
30	.018	.060	100.000						

Table 4: Rotated Component Matrix (a)

	Component							
	1	2	3	4	5	6	7	8
Easy Access To Wider Information					.628	.441		
Faster Access To Latest News						.727		
The Best Source To Search For Information						.863		
Shipping Cost Clearly Stated		.671						
Product Prices Clearly Stated		.539						-.450
Web Pages Load Faster			.854					
More Product Variety For Selection			.700					
No Crowd Of People Shopping								.817
Orders Are Delivered In Good Condition		.564			.494			
Better Product Return Service		.845						
Orders Are Delivered On Time		.814						
Can Have Friends From Foreign Countries	.470		.530					
Owning A Credit_Debit Card			.642					
No Need To Move Around To Find Products		.608						
Availability Of Products On The Internet That Cannot Be Found Locally					.856			
Internet Sellers May Overcharge My Credit/Debit Card	.860							
Misuse Of My Personal Information By Internet Merchants	.751						-.456	
Products Purchased Through Internet May Be Delivered To Another Person	.721							
I Do not Trust Digital Signature							.777	
Virus Transmission Occur When Purchasing Online				.700				
Cannot See The Real Product	.669			.562				
Difficult To Judge The Quality Of The Product	.568			.699				
No After Sales Service For Products Purchased	.688							
Product Return Information Not Clearly Stated On The Web Pages	.502							.473
Limited Method Of Payment	.747							
Slow Connection Speed	.783							
No Credit Card	.754							
Longer Delivery Time Involved	.752							
Non Disclosure Of Complete Company Information	.732							
Non Disclosure Of Complete Product Information	.863							

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