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REVIEW ARTICLE

ERETAIL: A STUDY OF ONLINE SHOPPING BEHAVIOUR

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ABSTRACT

With rapid advancement being made in the technology, the cost of accessing Internet from remote corners is drastically coming down. This is a chief push factor for adopting Internet. Coupled with high levels of Internet literacy than ever before, a lot of retail transactions are happening over internet. Not to miss the fact that consumers can browse and compare the entire assortment with minimal effort, inconvenience or time investment. Also, internet provides a level of anonymity needed in purchase of certain sensitive items. This must translate into increased sales, however Indian shopper embraces shopping as a family activity and also looks for personalized attention when purchasing something tangible—which he wants to see, feel and try. This paper attempts to capture consumer psychographics of the online shoppers and the issues consumers face while shopping online.

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INTRODUCTION

If we go by sales figures for all purchases made online, e-retail is a small segment – but growing at an exponential rate. The recently concluded Google's Online Shopping Festival (GOSF) that saw 16 million Indians shopping online, bears testimony to this. This paper attempts to capture consumer psychographics of the online shoppers and opportunities and challenges that the consumers experience while shopping online. India is buying online. Indian E-retail is small but growing, with million of consumers now ordering about USD 10 billion worth of products ranging from food to furniture, lipstick to lingerie online, from comfort of their home. In 2013, the e-retail market was worth USD 2.3 Billion. About 70% of India's e-commerce market is travel related. India has close to 10 million online shoppers and is growing at an estimated 30% CAGR vis-a-vis a global growth rate of 8-10%. Electronics and Apparel are the biggest categories in terms of Sales. Overall e-commerce market is expected to reach Rs. 1,07,800 crores (USD 2 Billion) by the year 2015 with both online travel and e-tailing contributing equally. Significant changes in the profiles of consumers like paucity of time, higher disposable income, convenience orientation, technology savvy and huge variety of brands to compare and choose from – are slowly resulting in widespread adoption of Internet as a shopping medium. However, this does not mean that there are no impediments, sharing of sensitive personal / financial information over the internet is still a huge no, uncertainty regarding quality and issues with return policy are still barriers.

Review of Literature

Predictors of online Purchase Behaviour

Consumer online purchase behaviour is majorly affected by demographics, channel knowledge, perceived utilities that can be derived from a channel and shopping orientations. Data was collected by a research outfit using an online survey of Internet users in the U.S. Findings of this study concluded that educational levels, convenience and experience orientation, channel knowledge and perceived accessibility are appropriate predictors of online purchase behaviour: Frequent / Occasional / Non-online buyers.

H1: There is a significant difference between DEMOGRAPHICS of Low, Medium and High Online spenders.

H2: There is a significant difference in the CONVENIENCE ORIENTATION of Low, Medium and High Online spenders.

H3: There is a significant difference in the EXPERIENCE ORIENTATION of Low, Medium and High Online spenders.

Adoption of Internet as a Shopping Medium

On the basis of past literature review, 4 factors were perceived to be primarily responsible for consumers to adopt internet.

These were:

a) Consumer traits

According to Burke (2002), 4 relevant demographic factors – age, gender, education and income have a significant effect on

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consumers' attitude towards online shopping. With respect to age, it became evident that younger consumers are more interested in using latest technology, like Internet to search for comparative information on products (Woods, 2002). Older consumers avoid shopping online as the potential benefits are offset by perceived cost in acquisition of the skills needed for the same (Ratchford *et al.*, 2001). Contradictorily, since younger shoppers are associated with lower income and age, it was found that more the income and age – more is the probability to buy online. (Bellman *et al.*, 1999; Liao and Cheung, 2001). Gender differences also resulted in different attitudes towards online shopping. Though males are more positive towards using Internet for shopping, female shoppers do it more frequently. (Burke, 2002; Li *et al.*, 1999). Interestingly, Slyke *et al.* (2002) reported that as women view shopping as a social activity, they were found to be less oriented to shop online than men. Higher educated consumers have a higher probability to use no-store channels, like the Internet to shop (Burke, 2002). This fact can be corroborated as education is positively correlated with individual's level of Internet literacy (Li *et al.*, 1999).

(b) Situational Factors: According to this study, the paucity of time and purpose of shopping (for a gift or for themselves) can alter the consumers' shopping habits. Results proved that traditional stores were preferred for self-purchase. On the other hand, for gifting purposes, other store formats viz. Catalog and Internet was preferred. Contradictory results were reported by Wolfinger and Gilly (2001). According to this study, important attributes of online shopping are Convenience and Accessibility. When faced with paucity of time, consumers indulge in online shopping but no conclusions should be drawn on the effect of this factor on attitude towards Internet shopping. Lack of mobility and geographical distance has also been addressed as drivers of online shopping as Internet medium offers a viable option to overcome these barriers (Monuwe *et al.*, 2004). According to the same authors, the physical proximity of a traditional store that sells the same products available online, can lead consumers to shop in the "brick and mortar" alternative, due to its perceived attractiveness despite consumers' positive attitude towards internet shopping.

(c) Product Characteristics: Consumers' decisions to shop online are also influenced by the type of product or service under consideration. The lack of physical contact and assistance as well as the need to "feel" somehow the product influences the product's suitability for online shopping. Gehrt and Yan (2004) reported that it is more likely that search goods (i.e. books) can be adequately assessed within a web than experience goods (i.e. clothing), which call for greater scrutiny. Products such as groceries, books, CDs and videotapes have a high potential to be considered when shopping online – as these are standardized and familiar products in which quality uncertainty is almost absent and don't require physical assistance or pre-trial. (Grewal *et al.*, 2002 and Reibstein, 1999). Alternatively, in products requiring high level of privacy and anonymity, there is a huge potential to shop online (Grewal *et al.*, 2002)

(d) Previous online shopping experiences: Past online shopping experiences have a huge impact on Internet shopping

intentions. Satisfactory experiences reduce perceived risk attached to Internet shopping (Monuwe *et al.*, 2004).

Perceived Risk in Online Shopping

Internet shopping is associated with higher risk than the traditional shopping formats because of its newness and zero human contact. Also, the fact that consumers cannot physically check the quality of the product or verify the safety of sharing sensitive personal / financial information while shopping on the Internet makes it all the more risky (Lee and Turban, 2001). Several studies concluded that perceived risk negatively impacted consumers' intention to buy online (Doolin, 2005; Liu and Wei, 2003; Wander Heidjen *et al.*; 2003). Various types of risk are perceived in online purchases: product, security, privacy risks.

Shopping Motives

Sometimes consumers indulge in shopping for reasons other than acquiring products. Tauber noted that consumers often shop due to Personal motives like: Role playing, diversion from routine of daily life, self-satisfaction, learning about new trends, physical activity and sensory stimulation. Social motives like: outside home communication with others having similar interests, peer group attraction, status and authority, pleasures of bargaining and availing discounts are enablers for shopping. In spite of having features like chatrooms etc., online stores cannot compete with retail stores in meeting many of the "Recreational needs". Socialization with like-minded people attracts consumers to indulge in shopping in retail stores.

Shopping Orientations

Shopping orientations are general attitudes towards shopping. They are perceived to be a specific dimension of one's lifestyle. Past research has classified consumers for targeting purpose. Stone has classified consumers into 4 categories of shopping orientations:

1. Economic
2. Personalizing
3. Ethical
4. Apathetic

Lumpkin in studying elderly consumers came out with a 3-group classification:

1. Uninvolved Shopper
2. Inflation Conscious Shopper
3. Highly Involved Shopper

Korgaonkar examined 6 groups of shoppers:

1. Recreational Shopper
2. Brand loyal Shopper
3. Store loyal Shopper
4. Price oriented Shopper
5. Time oriented Shopper
6. Psych socializing Shopper

The study or systematic classification of types of shoppers that have characteristics / traits in common is known as "Shopper

Typology". Shopper typologies have also been created for specific product categories. Another interesting way to studying Internet shoppers was to examine their typology. Donthu and Garcia (1999) were the initial ones to examine significant differences between Internet shoppers and non-shoppers. They found the two to be significantly different in areas of income, age, convenience orientation, risk aversion, impulsive nature, variety seeking and attitudes towards direct marketing and advertising. Media Matrix and Mc Kinsey (Hamilton, 2000) came out with following classification:

1. The simplifiers: are impatient but lucrative. They spend just 7 hours a month online. Still, responsible for 50% of all internet transactions.
2. The surfers: these are consummate browsers and spend 32% time online.
3. The connectors: They are new to internet and less likely to shop.
4. Bargain shoppers: Consumers who fish for good deals.
5. The routine followers: are mainly interested in looking for information on the internet.
6. The sportsters: These are sport enthusiasts and only visit sports and entertainment sites

Contradictory findings emerged with respect to distinctive characteristics of non-store or home shoppers. Convenience and recreation orientation were perceived to go hand-in-hand with catalog shopping. A survey of non-store shoppers found them to be younger in age, of an adventurous mindset and recreation oriented. While another study found home shoppers as thrifty, from lower income group and time saving orientation. Online shopping is done by shoppers because of the convenience and time saved. However, almost 69% of internet users agreed shopping at malls allows them to feel, touch and try product before buying.

Barriers to online shopping

The Internet has matured from a mere technology to an instrument that is changing how people, businesses, and governments converse and connect. Over the past decade, the global online population grew to just over 2.7 billion people, driven by five trends: This growth is fuelled by 5 factors: the expansion of mobile-network coverage and increasing mobile-Internet adoption, urbanization, shrinking device and data-plan prices, a growing middle class, and the increasing utility of the Internet.

Introduction: The Impact of the Digital Revolution on Consumer Behavior

Over the last decade, the digital revolution has introduced several far-reaching changes in the business environment.

- a) Consumers have more power and access to more information than ever before.
- b) Marketers can offer more services and products than ever before.
- c) The exchange between marketers and customers is increasingly interactive and instantaneous.
- d) Marketers can gather more information about consumers more quickly and easily.

e) Impact reaches beyond the PC-based connection to the Web.

f) Virtual competition eliminates distance and location-based benefits and, because it is increasingly dominated by intelligent merchant/brokerage agents that steer consumers toward the lowest possible price for a chosen product, online competition is likely to resemble perfect competition.

Methodology

Sampling: A self-administered questionnaire was developed and distributed to a sample size of 500 persons who agreed to the use of internet for purpose of shopping. Sampling technique can be best described as Convenience Sampling. The collected data was analysed with the help of Statistical Package for Social Sciences (SPSS 17.0) for Windows.

Development of the instrument: The data for the study was gathered through a self-structured questionnaire, which was divided into two parts. All variables were considered after review of literature on online shopping by various researchers. The first part of the questionnaire included questions/ variables that may affect online shopping behaviour of individuals. The variables were required to be marked on a Likert scale in the range of 1-5. The second part of the questionnaire included questions about demographic profile of the respondents. The questionnaire was pre tested among a group of students and academicians. Their suggestions were incorporated and the questionnaire was revised accordingly.

Tools for data collection

1. Primary sources: Close – ended questionnaire
2. Secondary Sources:
 - a. Popular Internet Sites
 - b. Industry publications
 - c. Journals

Tools for data analysis

1. Frequency Tables
2. Graphs
3. Chi square and ANOVA (Hypothesis Testing)

Measurement

Online shopping attitude: 5 online shopping attributes were chosen to evaluate the importance shoppers place on these. These correspond to the most common attributes studied in past research viz., convenience, cash on delivery, offers and discounts, comparison among brands and return policy. Purchases: Online purchases were checked according to latest trends and included following products/services: Electronic gadgets, Apparel, Footwear, Jewellery, Books, Home stuff, Lenses/spectacle frames, Lingerie, Perfumes, Bags, Travel and Hotel bookings and any other.

Discussion, Summary and Implications

- Approximately half of the respondents to the survey, indulged in online shopping atleast once a month.
- Approximately half of the respondents to the survey spent between Rs. 2000-5000 monthly (on an average) in online shopping.

- Convenience, cash on delivery and comparison among multiple brands were rated as the most attractive features for indulging in online shopping. Others being cash on delivery and offers/discounts.
- On the other hand, deterrents to online purchase included credit card payments, inability to assess the product quality, lack of touch and feel factor, necessary in purchase of certain products. Others being: delay in delivery, defective product being delivered, poor service (customer care), delay in refund, return and replacement issues.
- Out of all the respondents, almost 85% had a monthly income of over Rs. 1 lac.
- Almost one fifth of the respondents were atleast a graduate and around 44% had a master’s degree. Thus, online shoppers are well educated and therefore a high degree of computer literacy and tech savviness.
- While the number of females who indulged in online shopping was marginally higher than males, the number of married persons who did online shopping was almost double the number of unmarried persons.

- Salaried and self-employed professionals constituted almost half of the respondents to online shopping.
- 60% of the respondents were between 18 and 35 years of age.
- Electronic Gadgets, Books and Travel bookings are top three sites visited by online shoppers, while online shopping of Jewellery and Spectacle frames/ Lenses is the least.
- E-booking of tickets also emerged as one of the most common online purchases with almost 60% (300 out of 500 respondents) purchasing movie tickets online

Also, the topmost visited websites included: Amazon, Flipkart, Jabong, Naaptoland Makemytrip.

There is significant difference in the experience orientation of Low, Medium & High online spenders.

Caveat to consumers:

1. Customer must be cautious and take responsibility to complain and claim refund/replacement.
2. Read the terms and conditions of online retailers.
3. Follow secure payment gateway.
4. In case of a problem, register complaint on the same day.

Hypothesis testing of Demographic Variables (using Chi-square test) Test Statistics

	AGE	PROFESSION	GENDER	MARITAL	EDU	INC
Chi-Square	40.000 ^a	48.000 ^b	7.200 ^c	64.800 ^c	224.000 ^b	582.400 ^a
df	2	4	1	1	4	2
Asymp. Sig.	.000	.000	.007	.000	.000	.000

- a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 166.7.
- b. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 100.0.
- c. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 250.0.

People with higher income levels, better educated and married indulged in online shopping more frequently

ii. Hypothesis testing of Convenience orientation (using Chi-square test)

Test Statistics

	CONV
Chi-Square	366.400 ^a
df	2
Asymp. Sig.	.000

- a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 166.7.

There is significant difference in the convenience orientation of Low, Medium and High online spenders.

iii. Hypothesis testing for experience orientation of Low, Medium and High online spenders

	EXP
Chi-Square	56.000 ^a
df	4
Asymp. Sig.	.000

- a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 100.0.

Conclusion

There is a long way to go for e-retailers, the journey cannot be undertaken only on basis of deep discounts. There has to be more viable business model, which is sustainable in long run. Online retail is here to stay – customers stand to win.

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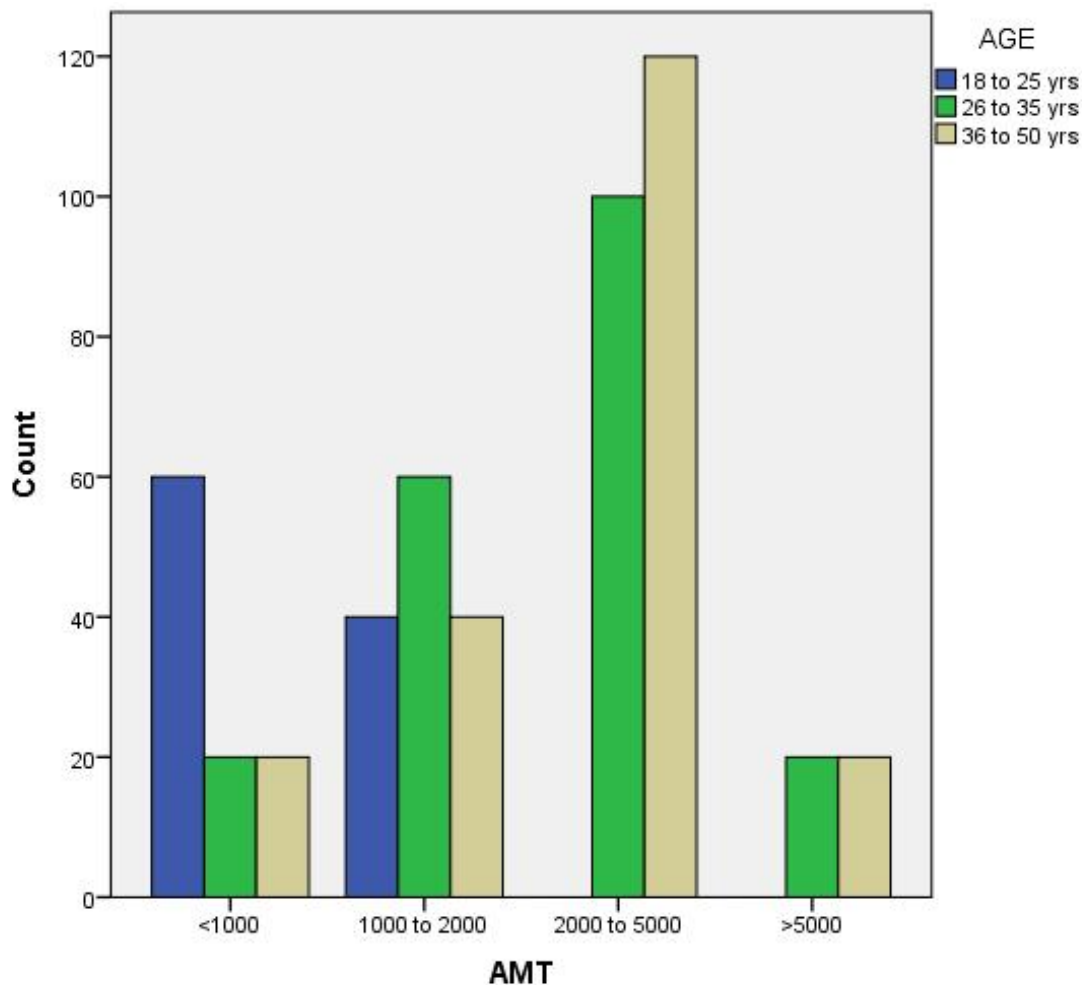
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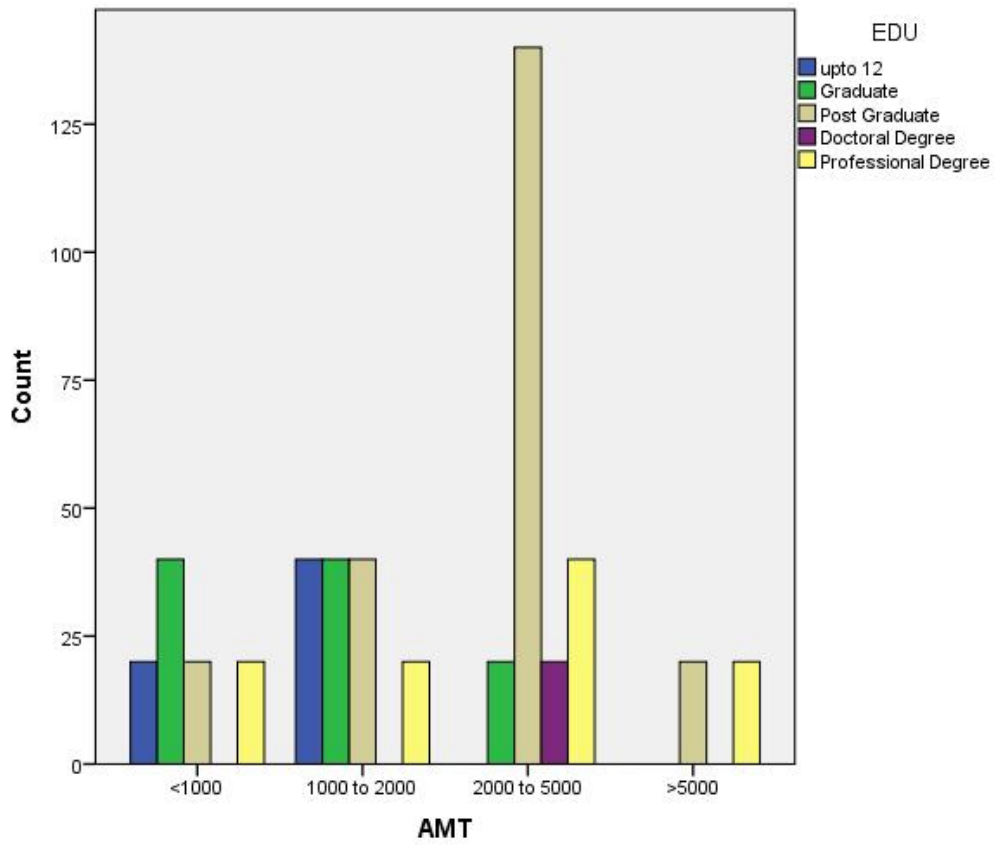
APPENDIX

GRAPHS:

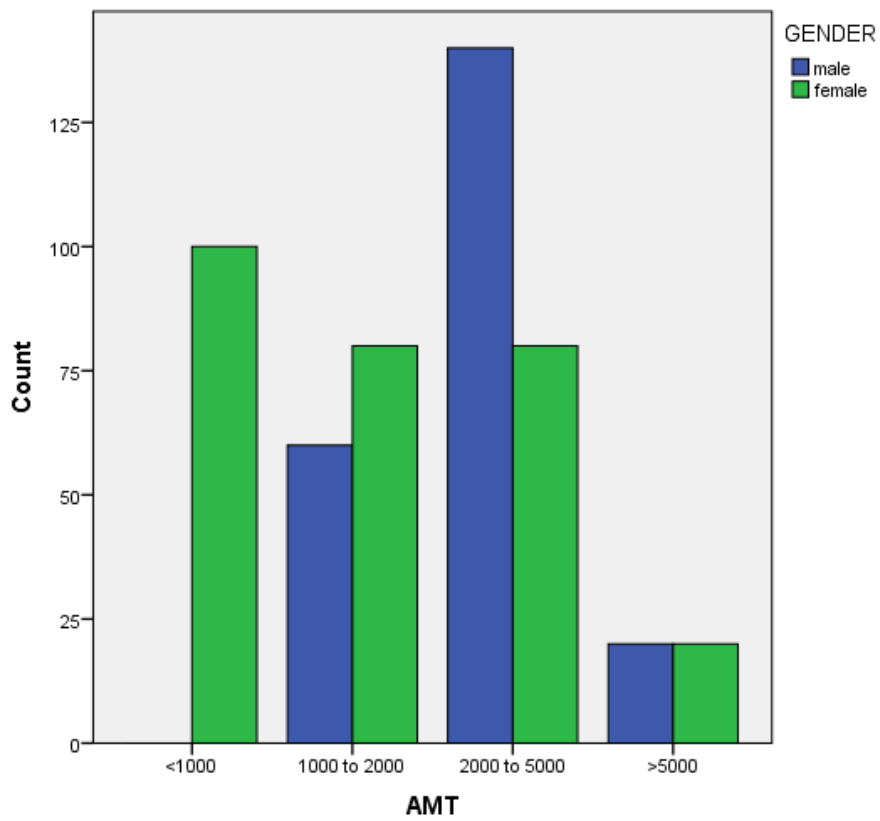
I. Amount spent by respondent Age



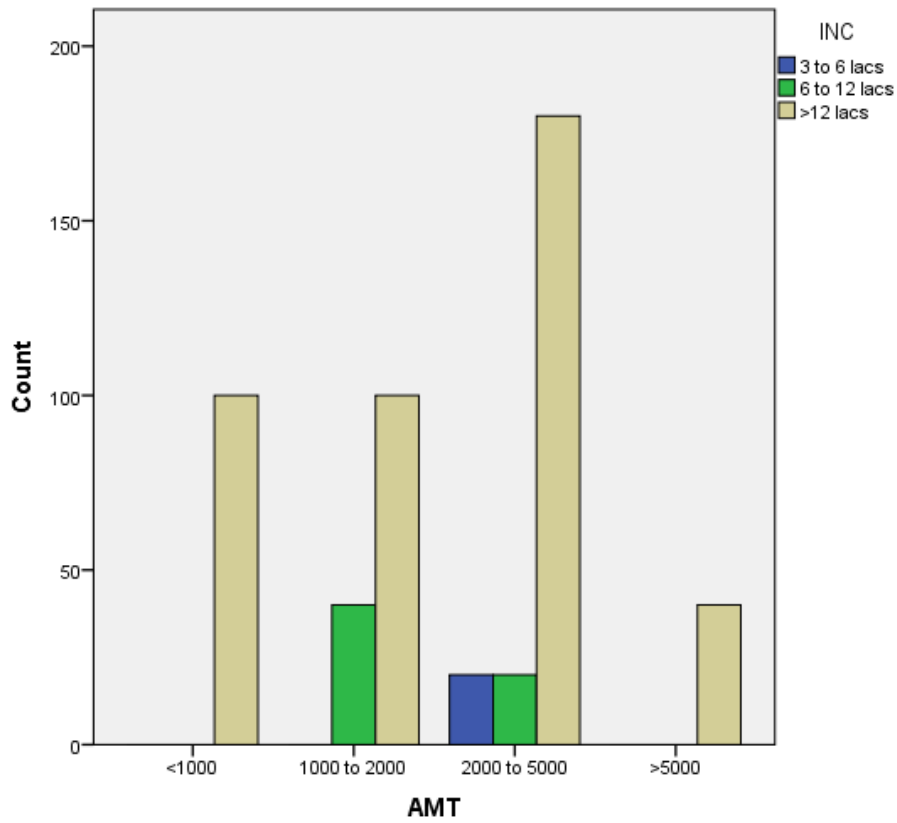
II. Amount spent by respondent Education



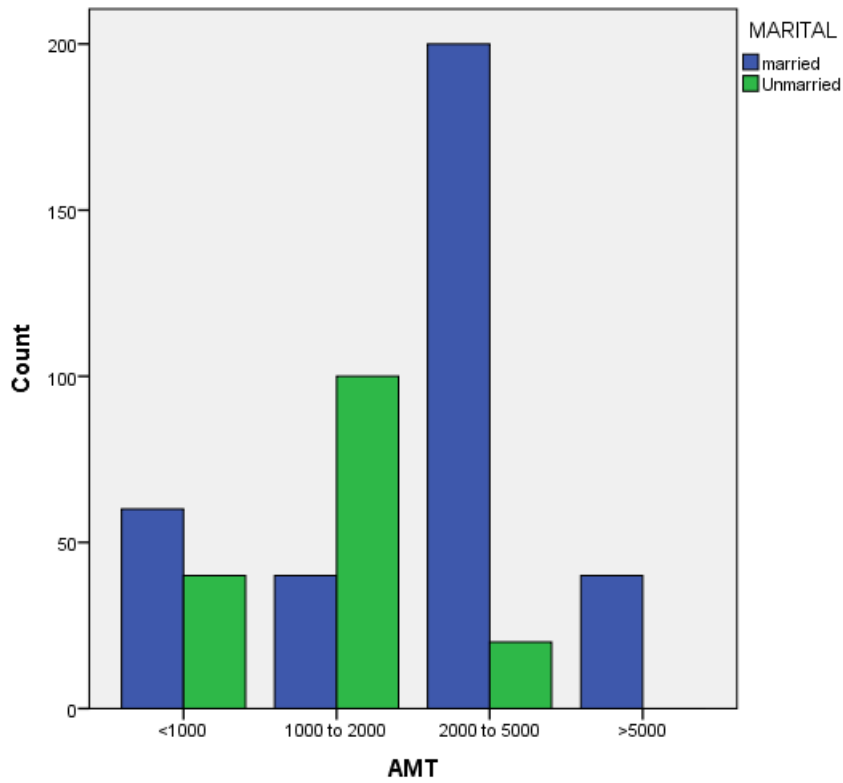
III. Amount spent by respondent Gender



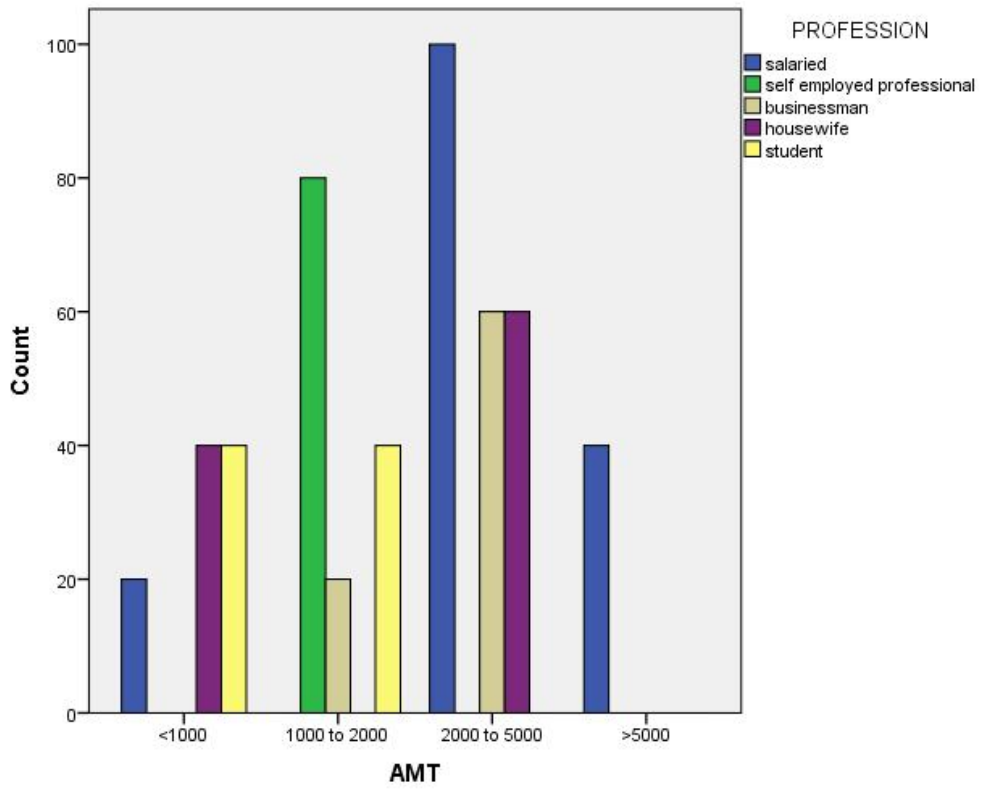
IV. Amount spent by respondent Income



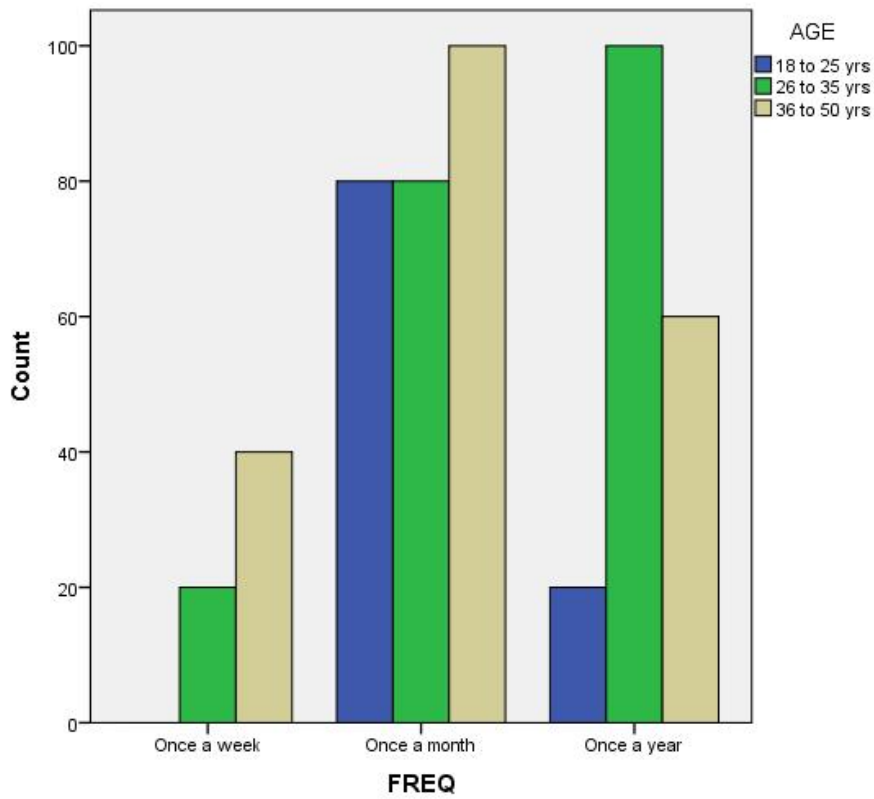
V. Amount spent by respondent Marital Status

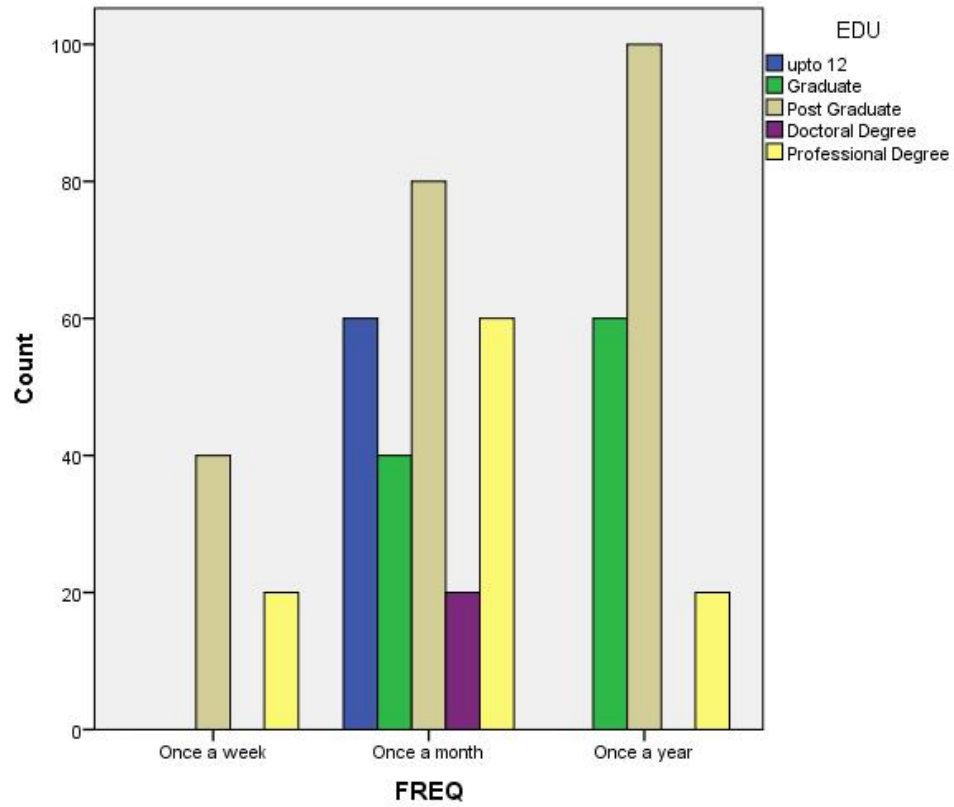
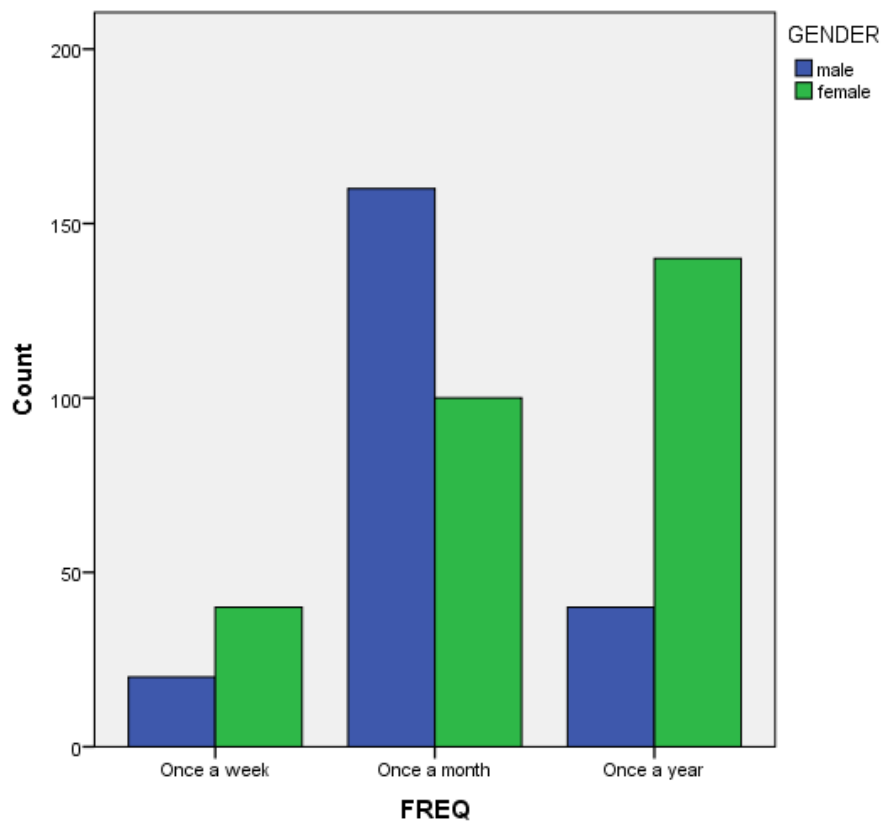


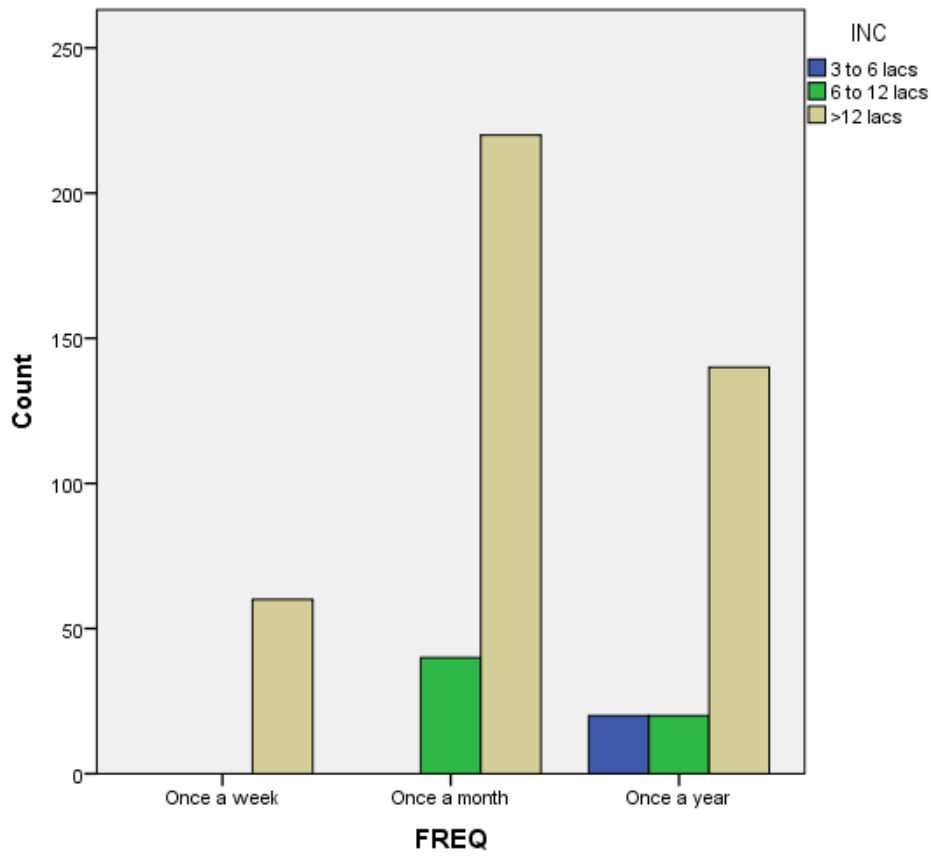
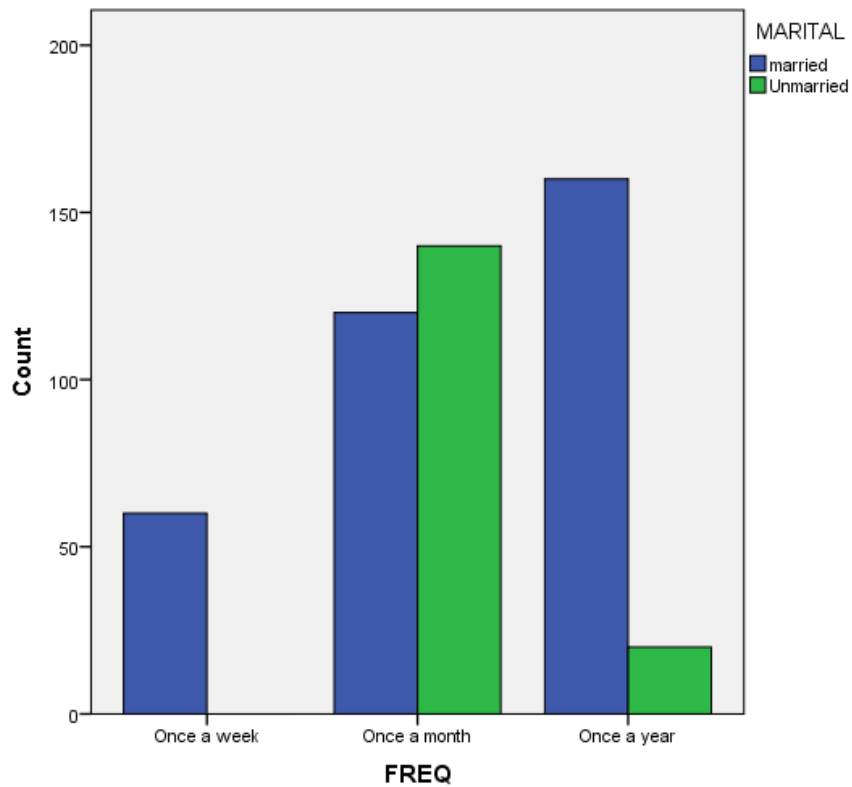
VI. Amount spent by respondent Profession



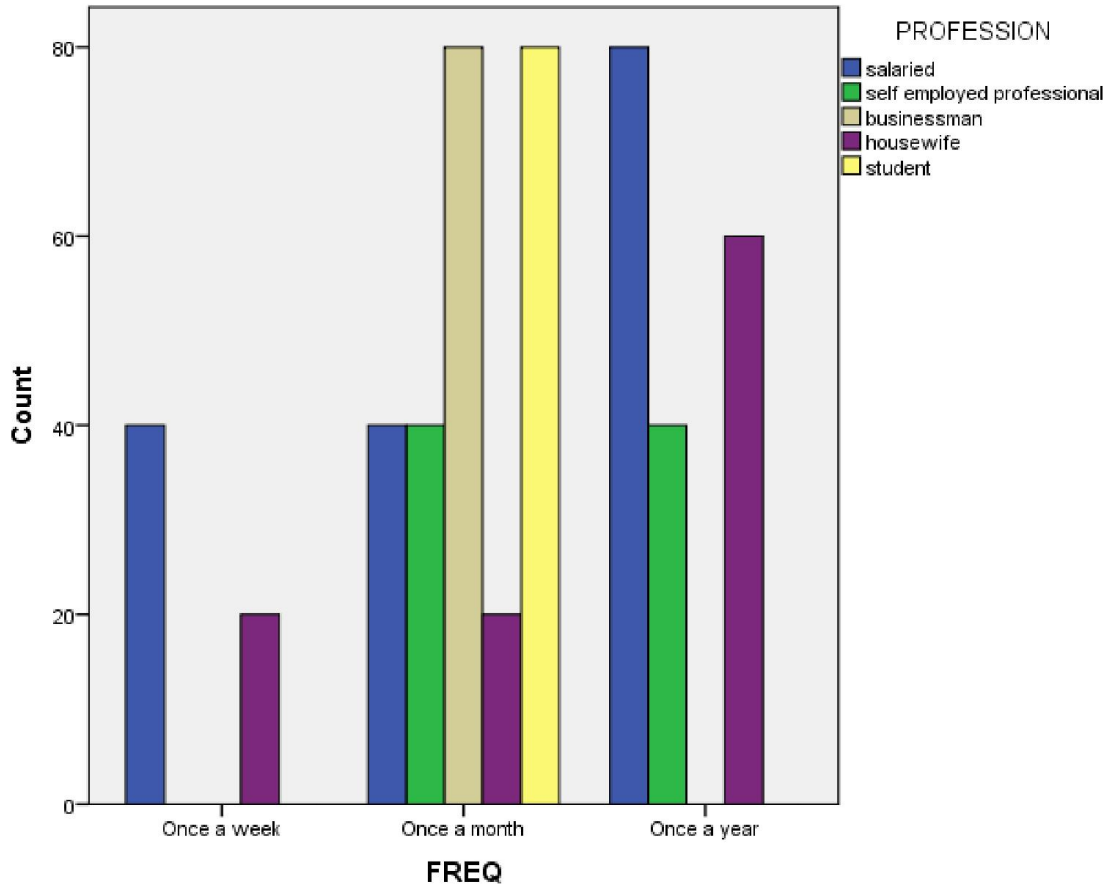
VII. Frequency of visit by respondent Age



VIII. Frequency of visit by respondent Education**IX. Frequency of visit by respondent Gender**

X. Frequency of visit by respondent Income**XI. Frequency of visit by respondent Marital Status**

XII. Frequency of visit by respondent Profession



FREQUENCY TABLES:

I. INCOME LEVELS

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 3 to 6 lacs	20	4.0	4.0	4.0
Valid 6 to 12 lacs	60	12.0	12.0	16.0
Valid >12 lacs	420	84.0	84.0	100.0
Total	500	100.0	100.0	

II. EDUCATION LEVELS

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid upto 12	60	12.0	12.0	12.0
Valid Graduate	100	20.0	20.0	32.0
Valid Post Graduate	220	44.0	44.0	76.0
Valid Doctoral Degree	20	4.0	4.0	80.0
Valid Professional Degree	100	20.0	20.0	100.0
Total	500	100.0	100.0	

III. MARITAL STATUS

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid married	340	68.0	68.0	68.0
Valid Unmarried	160	32.0	32.0	100.0
Total	500	100.0	100.0	

IV. GENDER

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	220	44.0	44.0	44.0
	female	280	56.0	56.0	100.0
	Total	500	100.0	100.0	

V. PROFESSION

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	salaried	160	32.0	32.0	32.0
	self employed professional	80	16.0	16.0	48.0
	businessman	80	16.0	16.0	64.0
	housewife	100	20.0	20.0	84.0
	student	80	16.0	16.0	100.0
	Total	500	100.0	100.0	

VI. AGE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 to 25 yrs	100	20.0	20.0	20.0
	26 to 35 yrs	200	40.0	40.0	60.0
	36 to 50 yrs	200	40.0	40.0	100.0
	Total	500	100.0	100.0	

VII. VISIT FREQUENCY

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Once a week	60	12.0	12.0	12.0
	Once a month	260	52.0	52.0	64.0
	Once a year	180	36.0	36.0	100.0
	Total	500	100.0	100.0	

VIII. AMOUNT SPENT

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<1000	100	20.0	20.0	20.0
	1000 to 2000	140	28.0	28.0	48.0
	2000 to 5000	220	44.0	44.0	92.0
	>5000	40	8.0	8.0	100.0
	Total	500	100.0	100.0	

I. AGE

		Sum of Squares	df	Mean Square	F	Sig.
ELEC_GADGETS	Between Groups	2.800	2	1.400	6.564	.002
	Within Groups	106.000	497	.213		
	Total	108.800	499			
APPAREL	Between Groups	20.000	2	10.000	49.700	.000
	Within Groups	100.000	497	.201		
	Total	120.000	499			
FOOTWEAR	Between Groups	19.200	2	9.600	45.877	.000
	Within Groups	104.000	497	.209		
	Total	123.200	499			
JEWELLERY	Between Groups	4.800	2	2.400	37.275	.000
	Within Groups	32.000	497	.064		
	Total	36.800	499			
BOOKS	Between Groups	6.000	2	3.000	20.149	.000
	Within Groups	74.000	497	.149		
	Total	80.000	499			
HOME_STUFF	Between Groups	16.000	2	8.000	38.231	.000
	Within Groups	104.000	497	.209		
	Total	120.000	499			
	Between Groups	.000	2	.000		

LENS_FRAMES	Within Groups	.000	497	.000		
	Total	.000	499			
	Between Groups	.800	2	.400	5.522	.004
LINGERIE	Within Groups	36.000	497	.072		
	Total	36.800	499			
	Between Groups	4.800	2	2.400	12.425	.000
PERFUMES	Within Groups	96.000	497	.193		
	Total	100.800	499			
	Between Groups	12.800	2	6.400	36.145	.000
BAGS	Within Groups	88.000	497	.177		
	Total	100.800	499			
	Between Groups	1.000	2	.500	2.088	.125
TRAVEL	Within Groups	119.000	497	.239		
	Total	120.000	499			
	Between Groups	1.200	2	.600	2.616	.074
HOTEL	Within Groups	114.000	497	.229		
	Total	115.200	499			
	Between Groups	.000	2	.000		
ANY_OTHER	Within Groups	.000	497	.000		
	Total	.000	499			

II. EDUCATION

		Sum of Squares	df	Mean Square	F	Sig.
ELEC_GADGETS	Between Groups	33.164	4	8.291	54.260	.000
	Within Groups	75.636	495	.153		
	Total	108.800	499			
APPAREL	Between Groups	37.091	4	9.273	55.362	.000
	Within Groups	82.909	495	.167		
	Total	120.000	499			
FOOTWEAR	Between Groups	26.958	4	6.739	34.662	.000
	Within Groups	96.242	495	.194		
	Total	123.200	499			
JEWELLERY	Between Groups	2.618	4	.655	9.479	.000
	Within Groups	34.182	495	.069		
	Total	36.800	499			
BOOKS	Between Groups	23.273	4	5.818	50.769	.000
	Within Groups	56.727	495	.115		
	Total	80.000	499			
HOME_STUFF	Between Groups	25.939	4	6.485	34.127	.000
	Within Groups	94.061	495	.190		
	Total	120.000	499			
LENS_FRAMES	Between Groups	.000	4	.000		
	Within Groups	.000	495	.000		
	Total	.000	499			
LINGERIE	Between Groups	2.618	4	.655	9.479	.000
	Within Groups	34.182	495	.069		
	Total	36.800	499			
PERFUMES	Between Groups	14.739	4	3.685	21.194	.000
	Within Groups	86.061	495	.174		
	Total	100.800	499			
BAGS	Between Groups	21.285	4	5.321	33.126	.000
	Within Groups	79.515	495	.161		
	Total	100.800	499			
TRAVEL	Between Groups	1.818	4	.455	1.904	.109
	Within Groups	118.182	495	.239		
	Total	120.000	499			
HOTEL	Between Groups	6.473	4	1.618	7.367	.000
	Within Groups	108.727	495	.220		
	Total	115.200	499			
ANY_OTHER	Between Groups	.000	4	.000		
	Within Groups	.000	495	.000		
	Total	.000	499			

III. GENDER

		Sum of Squares	df	Mean Square	F	Sig.
ELEC_GADGETS	Between Groups	20.618	1	20.618	116.440	.000
	Within Groups	88.182	498	.177		
	Total	108.800	499			
APPAREL	Between Groups	.519	1	.519	2.165	.142
	Within Groups	119.481	498	.240		
	Total	120.000	499			
FOOTWEAR	Between Groups	4.369	1	4.369	18.309	.000
	Within Groups	118.831	498	.239		
	Total	123.200	499			
JEWELLERY	Between Groups	2.514	1	2.514	36.520	.000
	Within Groups	34.286	498	.069		
	Total	36.800	499			
BOOKS	Between Groups	15.714	1	15.714	121.733	.000
	Within Groups	64.286	498	.129		
	Total	80.000	499			
HOME_STUFF	Between Groups	.519	1	.519	2.165	.142
	Within Groups	119.481	498	.240		
	Total	120.000	499			
LENS_FRAMES	Between Groups	.000	1	.000		
	Within Groups	.000	498	.000		
	Total	.000	499			
LINGERIE	Between Groups	2.514	1	2.514	36.520	.000
	Within Groups	34.286	498	.069		
	Total	36.800	499			
PERFUMES	Between Groups	.021	1	.021	.103	.749
	Within Groups	100.779	498	.202		
	Total	100.800	499			
BAGS	Between Groups	14.047	1	14.047	80.634	.000
	Within Groups	86.753	498	.174		
	Total	100.800	499			
TRAVEL	Between Groups	.032	1	.032	.135	.714
	Within Groups	119.968	498	.241		
	Total	120.000	499			
HOTEL	Between Groups	2.992	1	2.992	13.280	.000
	Within Groups	112.208	498	.225		
	Total	115.200	499			
ANY_OTHER	Between Groups	.000	1	.000		
	Within Groups	.000	498	.000		
	Total	.000	499			

IV. INCOME

		Sum of Squares	df	Mean Square	F	Sig.
ELEC_GADGETS	Between Groups	2.133	2	1.067	4.970	.007
	Within Groups	106.667	497	.215		
	Total	108.800	499			
APPAREL	Between Groups	7.619	2	3.810	16.847	.000
	Within Groups	112.381	497	.226		
	Total	120.000	499			
FOOTWEAR	Between Groups	5.105	2	2.552	10.742	.000
	Within Groups	118.095	497	.238		
	Total	123.200	499			
JEWELLERY	Between Groups	4.419	2	2.210	33.913	.000
	Within Groups	32.381	497	.065		
	Total	36.800	499			
BOOKS	Between Groups	15.238	2	7.619	58.471	.000
	Within Groups	64.762	497	.130		
	Total	80.000	499			
HOME_STUFF	Between Groups	3.810	2	1.905	8.148	.000
	Within Groups	116.190	497	.234		
	Total	120.000	499			
LENS_FRAMES	Between Groups	.000	2	.000		
	Within Groups	.000	497	.000		
	Total	.000	499			
LINGERIE	Between Groups	.610	2	.305	4.185	.016
	Within Groups	36.190	497	.073		
	Total	36.800	499			
PERFUMES	Between Groups	7.467	2	3.733	19.880	.000
	Within Groups	93.333	497	.188		
	Total	100.800	499			
BAGS	Between Groups	11.276	2	5.638	31.300	.000

TRAVEL	Within Groups	89.524	497	.180	11.342	.000
	Total	100.800	499			
	Between Groups	5.238	2	2.619		
HOTEL	Within Groups	114.762	497	.231	6.234	.002
	Total	120.000	499			
	Between Groups	2.819	2	1.410		
ANY_OTHER	Within Groups	112.381	497	.226		
	Total	115.200	499			
	Between Groups	.000	2	.000		
	Within Groups	.000	497	.000		
	Total	.000	499			

V. MARITAL STATUS

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
ELEC_GADGETS	Between Groups	8.947	1	8.947	44.622	.000
	Within Groups	99.853	498	.201		
	Total	108.800	499			
APPAREL	Between Groups	5.294	1	5.294	22.985	.000
	Within Groups	114.706	498	.230		
	Total	120.000	499			
FOOTWEAR	Between Groups	.994	1	.994	4.051	.045
	Within Groups	122.206	498	.245		
	Total	123.200	499			
JEWELLERY	Between Groups	.476	1	.476	6.532	.011
	Within Groups	36.324	498	.073		
	Total	36.800	499			
BOOKS	Between Groups	1.324	1	1.324	8.378	.004
	Within Groups	78.676	498	.158		
	Total	80.000	499			
HOME_STUFF	Between Groups	5.294	1	5.294	22.985	.000
	Within Groups	114.706	498	.230		
	Total	120.000	499			
LENS_FRAMES	Between Groups	.000	1	.000		
	Within Groups	.000	498	.000		
	Total	.000	499			
LINGERIE	Between Groups	1.506	1	1.506	21.248	.000
	Within Groups	35.294	498	.071		
	Total	36.800	499			
PERFUMES	Between Groups	.212	1	.212	1.048	.306
	Within Groups	100.588	498	.202		
	Total	100.800	499			
BAGS	Between Groups	11.388	1	11.388	63.429	.000
	Within Groups	89.412	498	.180		
	Total	100.800	499			
TRAVEL	Between Groups	2.353	1	2.353	9.960	.002
	Within Groups	117.647	498	.236		
	Total	120.000	499			
HOTEL	Between Groups	.053	1	.053	.229	.633
	Within Groups	115.147	498	.231		
	Total	115.200	499			
ANY_OTHER	Between Groups	.000	1	.000		
	Within Groups	.000	498	.000		
	Total	.000	499			

VI. PROFESSION

		Sum of Squares	df	Mean Square	F	Sig.
ELEC_GADGETS	Between Groups	42.800	4	10.700	80.250	.000
	Within Groups	66.000	495	.133		
	Total	108.800	499			
APPAREL	Between Groups	74.000	4	18.500	199.076	.000
	Within Groups	46.000	495	.093		
	Total	120.000	499			
FOOTWEAR	Between Groups	7.200	4	1.800	7.681	.000
	Within Groups	116.000	495	.234		
	Total	123.200	499			
JEWELLERY	Between Groups	4.300	4	1.075	16.373	.000
	Within Groups	32.500	495	.066		
	Total	36.800	499			
BOOKS	Between Groups	18.500	4	4.625	37.226	.000
	Within Groups	61.500	495	.124		
	Total	80.000	499			
HOME_STUFF	Between Groups	6.000	4	1.500	6.513	.000

	Within Groups	114.000	495	.230		
	Total	120.000	499			
LENS_FRAMES	Between Groups	.000	4	.000	.	.
	Within Groups	.000	495	.000		
	Total	.000	499			
LINGERIE	Between Groups	3.300	4	.825	12.190	.000
	Within Groups	33.500	495	.068		
	Total	36.800	499			
PERFUMES	Between Groups	4.800	4	1.200	6.188	.000
	Within Groups	96.000	495	.194		
	Total	100.800	499			
BAGS	Between Groups	29.300	4	7.325	50.712	.000
	Within Groups	71.500	495	.144		
	Total	100.800	499			
TRAVEL	Between Groups	1.000	4	.250	1.040	.386
	Within Groups	119.000	495	.240		
	Total	120.000	499			
HOTEL	Between Groups	8.075	4	2.019	9.328	.000
	Within Groups	107.125	495	.216		
	Total	115.200	499			
ANY_OTHER	Between Groups	.000	4	.000	.	.
	Within Groups	.000	495	.000		
	Total	.000	499			
