The Role of Consumer Innovativeness on Consumer Perceived Risk towards Online Shopping

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Abstract

Online shopping opens a new world of opportunities and experiences for customers. The array of products and services that online shopping offers at different price range makes it an unbelievable market place. Most consumers have open heartedly adapted to online shopping while others have fear of various types of risks. These risks act as deterrent to online shopping.

Consumers who buy new products are termed as innovators and the product which they buy are termed as innovations (Manzano, Navarre, Mafe and Blas (2009). Our study aimed at understanding the 'innovative customers', their categories and their levels of perceived risk towards online shopping. The study was conducted on 450 respondents from selected cities of Gujarat namely Ahmedabad, Surat, Rajkot and Vadodara who were approached through an online survey. The respondents were government and private employees, students and businessmen. Their perception of Financial Risk, Performance Risk, Social Risk, Time Risk, Psychological Risk and Privacy Risk for online shopping was tabulated and assessed using ANOVA (Analysis of Variance). Results of the study showed that there was statistically significant difference between various categories of innovators and the risk they perceived for shopping online. Highly innovative customers were found less sensitive towards financial, performance, social and psychological risk while the category of medium level innovative consumers were found to be less sensitive towards privacy risk.

Keywords: consumer perceived risk, online shopping, innovators and types of risks.

Introduction

We are living in times where everything is a click away. As a result the consumers have evolved new patterns for shopping. Internet has brought in a revolution in shopping patterns and trends. Now the consumer is moving towards a new platform i.e. online shopping. According to ASSOCHAM, the average online purchases are expected to increase from 66% in 2015 to 78% in 2016. The study said that rise in online shopping is expected due to attractive deals and aggressive marketing of an array of items like clothes, jewelry, books etc. Around 55 million consumers purchased online in the year 2015. It has been seen that there is an explosive growth of online users and a positive growth of online shoppers which has led to dramatic shifts in the way purchase activities and transactions are conducted.

Online shopping reflects an innovative online behavior that is being adopted by innovators than non-innovators. Chase and Fransson (2000), state that internet shopping is no different from any other innovation. It is just a new method of purchasing goods and services online. Mahajan and Wind (1989), Peterson et.el. (1997), and Kotler 1991, also mentioned that "Purchasing something on internet could be considered as adopting an innovation".

Benefits of online shopping attract individuals to shop online. But during the entire process of online shopping they also perceive different types of risks. Literature review has categorized these risks. Suresh and Shashikala (2011) have described various types of risk in terms of Financial Risk, Performance Risk, Social Risk, Psychological Risk and Time Risk. It is essential that marketers identify the customers who

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buy online and study their buying patterns. This will help them use means to reduce the level of perceived risk among consumers and increase the conversion of non-buyers into online buyers.

Literature Review:

Consumer Innovativeness:

Consumers shopping using internet, reflects their acceptance of technology and innovation. Concept of innovativeness is related to the new product adaptation process. Rogers (1995) establishes a classification with five groups of adopters. Consumers who are the first to adopt an innovation are described as innovators. This personality construct of individuals reflects their degree of adoption of new products and ideas which they never experienced (Hirschman, 1980). To measure consumer innovativeness, researchers have used many techniques. The main approaches of concept can be distinguished as Innate Innovativeness and Domain specific Innovativeness. Innate Innovativeness may be perceived as a general tendency toward new product purchasing, whereas domain specific innovativeness is the same tendency limited in only one product category. (Joseph and Vyas, 1984; Ji Eun Park, Jun Yu and Joyce Xin Zhou, 2010).

Donthu and Gracia (1999) characterize internet shoppers as more innovative, variety seeking, impulsive and less risk adverse than internet non-shoppers. According to Goldsmith (2000) online innovators tend to exhibit a higher level of self confidence which means that online shoppers have higher level of knowledge about online shopping process. In their study, Nakata and Sivakumar (1996) shows that risk-taking behavior is a typical characteristic of innovative managers. Specifically in online shopping, an individual innovative personality is related to risk-taking tendencies, since an innovative behavior such as online banking use involves unavoidable risk and uncertainty (Gerrard and Cunningham, 2003). According to Gatignon and Robertson (1991), innovators have more favorable attitudes towards risk. They are characterized as highly educated, higher income level, greater social mobility, higher self esteem and opinion leadership. They are less sensitive for risk associated with online process. Individuals who are highly innovative are more willing to handle uncertainty associated with innovative technologies (Rogers 1995). It is observed that the personality of online shoppers have innovative and risk taking characteristics and both the characteristics are related to each other.

Consumer Perceived Risk:

Schiffman et al (2007) explain perceived risk as an uncertainty that consumer faces when he cannot foresee the consequences of his purchase decisions. It shows how much a consumer believes in the probability of a negative outcome from any purchase decision. Consequences may involve performance goals (e.g. will the product function according to my anticipation?), psychosocial goals (e.g. what would be the impact of others thinking towards me?), or resources such as money, time and attempt spent to accomplish those goals.

Uncertainty is 'subjective' and occurs when buying goals are keyed out and matched with product and brand offering. For instance, if a consumer's aim is to look beautifully dressed for marriage party, they may be uncertain about which brand name looks most traditional (Park, J. and Stoel, L., 2005). The amount of perceived risk varies and basically depends on the consumer's 'subjective interpretation' of the uncertainty (Park, J. and Stoel, L. ,2005).

Risks perceived by consumer can become a hurdle to performing internet transactions (Gerrard and Cunningham, 2003). Various types of perceived risk have a considerable influence on the selection of medium of shopping. In this research paper various perceived risk has been reviewed which have applied in online shopping process. There are variety of risks that have been suggested including Financial, Performance, Physical, Social, Convenience, Psychological, Source and Privacy (Hassan A. M., Kunz M.B., Pearson A. W. and Mohamed F. A. (2006).

Financial Risk refers as a probability that a purchase results in loss of money or other resources. Performance Risk refers as a probability that a product purchased results in failure to function as expected. Social Risk refers as a probability that a product

purchased results in disapproval by family or friends. Psychological Risk refers to probability that a product results in inconsistency with self-image. Time Risk refers as a probability that a purchase results in the fear of losing time to buy or retain the product. Privacy Risk refers as a probability of losing privacy online. (Naiyi 2004, Chaudhuri 2000).

Research Methodology:

Objectives:

The objectives of the study are as follows:

- To determine various perceived risk associated with online shopping
- To analyze perception of innovators for different types of risk

Research Design

The research design for this study is descriptive in nature. The study was confined to Gujarat state. Data through survey was collected for this study from Ahmedabad, Surat, Rajkot and Vadodara.

The sampling procedure used was non-probability convenience sampling. Based on literature review a structured questionnaire was designed by using 5-point likert scale. It has two parts. First part had statements of behavioral intentions of consumer and second part had details of demographic information. A pilot study was conducted for checking the reliability of the questionnaire. The Chronbach alpha value of the pilot study was 0.865 which stated the validity of the instrument.

Primary data was collected via an e-mail invitation and Web based questionnaire. A total of 450 surveys for Internet users were carried out. Secondary data was collected from journals (national and international), books, magazines, newspapers and websites. Annexure-I describes all demographic information (gender, age, occupation and income) of respondents.

After data collection, all the respondents were categorized into three categories on the basis of their responses towards questions on consumer innovativeness behavioral intention. Respondent categories were named as high level innovative consumers, medium level innovative consumers and low level innovative consumer.

Categories of Respondents on the basis of innovativeness:

Name of category	Code	Description
High level innovative consumers	1	Respondents whose response were most favorable towards innovativeness
Medium	2	Respondents whose responses were neither very high or low on innovativeness
Low level innovative consumers	3	Respondents whose responses were least favorable towards innovativeness

Analysis and Results:

The crux of any research exercise is the analysis of the collected data and the inferences that are drawn on the basis of the interpretation of the analyzed data. The data received through the questionnaire was tabulated and analyzed with the help of statistical tool ANOVA by using SPSS 20. Interpretations were made to get the meaningful inferences.

To explore differences in the perception of three categories of innovators for various types of perceived risk towards online shopping, following hypothesis were set:

H01: There is no significant difference in perception of Financial Risk by Innovators (Highly Innovative, Medium level innovative consumer and Less Innovative).

H1: There is a significant difference in perception of Financial Risk by Innovators (Highly Innovative, Medium level innovative consumer and Less Innovative).

H02: There is no significant difference in perception of Performance Risk by Innovators (Highly Innovative, Medium level innovative consumer and Less Innovative).

H2: There is a significant difference in perception of Performance Risk by Innovators (Highly Innovative,

Medium level innovative consumer and Less Innovative).

H03: There is no significant difference in perception of Social Risk by Innovators (Highly Innovative, Medium level innovative consumer and Less Innovative).

H3: There is a significant difference in perception of Social Risk by Innovators (Highly Innovative, Medium level innovative consumer and Less Innovative).

H04: There is no significant difference in perception of Time Risk by Innovators (Highly Innovative, Medium level innovative consumer and Less Innovative).

H4: There is a significant difference in perception of Time Risk by Innovators (Highly Innovative, Medium level innovative consumer and Less Innovative).

H05: There is no significant difference in perception of Psychological Risk by Innovators (Highly Innovative, Medium level innovative consumer and Less Innovative).

H5: There is a significant difference in perception of Psychological Risk by Innovators (Highly Innovative, Medium level innovative consumer and Less Innovative).

H06: There is no significant difference in perception of Privacy Risk by Innovators (Highly Innovative, Medium level innovative consumer and Less Innovative).

H6: There is a significant difference in perception of Privacy Risk by Innovators (Highly Innovative, Medium level innovative consumer and Less Innovative).

Table 1: Respondents Demographic Profile

Sr. No.	Characteristics	Category	Frequency	%
1	**Gender**	Male	288	72
		Female	112	28
2	**Age**	18-25	112	28
		26-35	196	49
		35-50	80	20
		50 & above	12	2.5
3	**Education**	Graduate	164	41
		Post – graduate	160	40
		Doctorate	4	1
		Others	72	18
5	**Occupation**	Student	204	51
		Business	36	9
		Govt. Employee	36	9
		Pvt. Employee	120	30
		Others	4	1
5	**Income (annual)**	Below Rs. 100000	70	17.5
		Rs. 100001 – 300000	280	70
		Rs. 300001 – 500000	40	10
		Rs. 500001 & above	10	2.5

As illustrated in Table-2, construct used in our study has been adopted from previous studies.

Table 2- Measurement Scale

No.	Construct	Item coding	Item description	Source
1	**Consumer Innovativeness**	CI_1	I visit new company's website even if I have not heard of it before.	Manzano, Navarre, Mafe and Blas (2009), Handa & Gupta (2009) and Daghfous, N., Petrof, J.V. and Pons, F. (1999)
2		CI_2	I know about new retail websites before most other people in my circle do	
3		CI_3	I would be the first in my circle to shop online from a new website	
4		CI_4	I have a better knowledge of online shopping than other people in my circle.	
5		CI_5	I would shop online even if I did not know anyone who had done it before	
6		CI_6	Often, people ask my opinion about new products/ new brands/ new websites	
1	**Financial Risk**	FR_1	I get value for money for products bought online.	Manzano, Navarre, Mafe and Blas (2009),A.H. Crespo, R.D.Bosque & Salmones Sanchez M.M. (2009)Littler, D. and Melanthiou, D. (2006)
2		FR_2	It is safe to disclose credit card details while shopping online.	
3		FR_3	Products always get delivered when purchased online.	
1	**Performance Risk**	PR_1	I get the same features of the product, as ordered.	Manzano, Navarre, Mafe and Blas (2009)A.H.Crespo, R.D.Bosque & Salmones Sanchez M.M. (2009)Littler, D. and Melanthiou, D. (2006)
2		PR_2	I get the level of benefits as advertised on the Website.	
3		PR_3	The product performs the same as promoted.	

No.	Construct	Item coding	Item description	Source
1	**Social Risk**	SR_1	Online shopping creates good opinion about me in my circle.	Manzano, Navarre, Mafe and Blas (2009)A.H.Crespo, R.D.Bosque & Salmones Sanchez M.M. (2009)Littler, D. and Melanthiou,D.(2006)
2		SR_2	All people from my circle may agree to my online buying decision.	
3		SR_3	My friends and relatives think that I am wise.	
1	**Time Risk**	TR_1	Searching products does not take time.	Manzano, Navarre, Mafe and Blas (2009),A.H.Crespo, R.D.Bosque & Salmones Sanchez M.M. (2009) Littler, D. and Melanthiou, D. (2006)
2		TR_2	Placing order does not take time.	
3		TR_3	Online shopping provides quick delivery of product.	
1	**Psychological Risk**	PSY_1	I feel comfortable while shopping online.	Manzano, Navarre, Mafe and Blas (2009), A.H.Crespo, R.D.Bosque & Salmones Sanchez M.M. (2009)Littler, D. and Melanthiou, D. (2006)
2		PSY_2	Online shopping does not make me feel anxious.	
3		PSY_3	I do not get tense during shopping online.	
1	**Privacy Risk**	PRR_1	My personal information is not used without my knowledge.	Manzano, Navarre, Mafe and Blas (2009),A.H.Crespo, R.D.Bosque & Salmones Sanchez M.M. (2009)Littler, D. and Melanthiou, D. (2006)
2		PRR_2	Due to online shopping, I do not receive unnecessary e-mails.	
3		PRR_3	My personal information is not used improperly.	

Result of ANOVA analysis is given below:

Table-3 Descriptive

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
FACT_FR	High level Innovative consumer	110	2.70	.556	.053	2.59	2.80	2	4
	Medium level innovative consumers	231	2.61	.717	.047	2.52	2.70	1	4
	Low level innovative consumer	109	2.27	.582	.056	2.16	2.38	1	3
	Total	450	2.55	.668	.031	2.49	2.61	1	4
FACT_PR	High level innovative consumer	110	2.7091	.61099	.05826	2.5936	2.8246	2.00	4.00
	Medium level innovative consumers	231	2.5541	.62232	.04095	2.4734	2.6348	1.00	4.00
	Low level innovative consumer	109	2.4587	.78801	.07548	2.3091	2.6083	1.00	5.00
	Total	450	2.5689	.66802	.03149	2.5070	2.6308	1.00	5.00
FACT_SR	High level innovative consumer	110	2.8000	.72694	.06931	2.6626	2.9374	2.00	5.00
	Medium level innovative consumers	231	2.5628	.85170	.05604	2.4524	2.6732	1.00	4.00
	Low level innovative consumer	109	2.1560	.77189	.07393	2.0094	2.3025	1.00	4.00
	Total	450	2.5222	.83396	.03931	2.4450	2.5995	1.00	5.00

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
FACT_TR	High level innovative consumer	110	2.6455	.64376	.06138	2.5238	2.7671	2.00	4.00
	Medium level innovative consumers	231	2.6407	.92119	.06061	2.5213	2.7601	1.00	5.00
	Low level innovative consumer	109	2.2385	.73155	.07007	2.0996	2.3774	1.00	3.00
	Total	450	2.5444	.83307	.03927	2.4673	2.6216	1.00	5.00
FACT_PSY	High level innovative consumer	15	2.8667	.63994	.16523	2.5123	3.2211	2.00	4.00
	Medium level innovative consumers	25	2.4800	.58595	.11719	2.2381	2.7219	2.00	4.00
	Low level innovative consumer	17	1.8824	.60025	.14558	1.5737	2.1910	1.00	3.00
	Total	57	2.4035	.70355	.09319	2.2168	2.5902	1.00	4.00
FACT_PRR	High level innovative consumer	110	2.8000	.93652	.08929	2.6230	2.9770	1.00	5.00
	Medium level innovative consumers	231	3.2554	.87955	.05787	3.1414	3.3694	1.00	5.00
	Low level innovative consumer	109	2.5321	.90849	.08702	2.3596	2.7046	1.00	4.00
	Total	450	2.9689	.95040	.04480	2.8808	3.0569	1.00	5.00

Table-4 ANOVA

		Sum of Squares	Df	Mean Square	F	Sig.
FACT_FR	Between Groups	11.859	2	5.929	14.067	.000
	Within Groups	188.422	447	.422		
	Total	200.280	449			
FACT_PR	Between Groups	3.536	2	1.768	4.015	.019
	Within Groups	196.829	447	.440		
	Total	200.364	449			
FACT_SR	Between Groups	23.489	2	11.745	18.179	.000
	Within Groups	288.788	447	.646		
	Total	312.278	449			
FACT_TR	Between Groups	13.463	2	6.731	10.092	.000
	Within Groups	298.148	447	.667		
	Total	311.611	449			
FACT_PSY	Between Groups	7.981	2	3.991	10.918	.000
	Within Groups	19.738	54	.366		
	Total	27.719	56			
FACT_PRR	Between Groups	42.896	2	21.448	26.435	.000
	Within Groups	362.668	447	.811		
	Total	405.564	449			

Financial Risk

An analysis of variance (table-4) showed that F (2,447) =14.06, P=.000. P value is less than .05. Therefore, we reject the Null hypothesis (H01) and conclude that there is statistically significant difference in the perception of financial risk by various categories of innovators. A tukey HSD test (table-5) indicates that high innovators (M=2.7, SD=.556) perceive less financial risk in comparison to medium level innovative consumer and low level innovative consumers. There is a significant difference between high level innovative consumers and low level innovative consumers.

Performance Risk

An analysis of variance (table-4) showed that F (2,447) =4.015, P=.019. P value is less than .05. Therefore, we reject the Null hypothesis (H02) and conclude that there is statistically significant difference in the perception of performance risk by various categories of innovators. A tukey HSD (table-5) indicates that high innovators (M=2.7, SD=.556) perceive less financial risk in comparison to medium level innovative consumer and low level innovative consumers. There is a significant difference between high level innovative consumers and low level innovative consumers.

Social Risk

An analysis of variance (table-4) showed that F (2,447) =18.179, P=.000. P value is less than .05. Therefore, we reject the Null hypothesis (H03) and conclude that there is statistically significant difference in the perception of social risk by various categories of innovators. A tukey HSD (table-5) indicates that high innovators (M=2.8, SD=.726) perceive less social risk in comparison to medium level innovative consumer and low level innovative consumers. There is a significant difference between all three categories of innovators.

Time Risk

An analysis of variance (table-4) showed that F (2,447) =10.09, P=.000. P value is less than .05. Therefore, we reject the Null hypothesis (H04) and conclude that there is statistically significant difference in the

Table-5 Multiple Comparisons

Tukey HSD

Dependent Variable	(I) FACT_CI	(J) FACT_CI	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
FACT_FR	High level innovative consumer	Medium level innovative consumers	.085	.075	.495	-.09	.26
		Low level innovative consumer	.428*	.088	.000	.22	.63
	Medium level innovative consumers	High level innovative consumer	-.085	.075	.495	-.26	.09
		Low level innovative consumer	.343*	.075	.000	.17	.52
	Low level innovative consumer	High level innovative consumer	-.428*	.088	.000	-.63	-.22
		Medium level innovative consumers	-.343*	.075	.000	-.52	-.17
FACT_PR	High level innovative consumer	Medium level innovative consumers	.15498	.07687	.110	-.0258	.3357
		Low level innovative consumer	.25038*	.08968	.015	.0395	.4613
	Medium level innovative consumers	High level innovative consumer	-.15498	.07687	.110	-.3357	.0258
		Low level innovative consumer	.09540	.07711	.432	-.0859	.2767
	Low level innovative consumer	High level innovative consumer	-.25038*	.08968	.015	-.4613	-.0395
		Medium level innovative consumers	-.09540	.07711	.432	-.2767	.0859

Dependent Variable	(I) FACT_CI	(J) FACT_CI	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
FACT_SR	High level innovative consumer	Medium level innovative consumers	.23723*	.09311	.030	.0183	.4562
		Low level innovative consumer	.64404*	.10863	.000	.3886	.8995
	Medium level innovative consumers	High level innovative consumer	-.23723*	.09311	.030	-.4562	-.0183
		Low level innovative consumer	.40681*	.09340	.000	.1872	.6264
	Low level innovative consumer	High level innovative consumer	-.64404*	.10863	.000	-.8995	-.3886
		Medium level innovative consumers	-.40681*	.09340	.000	-.6264	-.1872
FACT_TR	High level innovative consumer	Medium level innovative consumers	.00476	.09461	.999	-.2177	.2272
		Low level innovative consumer	.40692*	.11038	.001	.1474	.6665
	Medium level innovative consumers	High level innovative consumer	-.00476	.09461	.999	-.2272	.2177
		Low level innovative consumer	.40216*	.09490	.000	.1790	.6253
	Low level innovative consumer	High level innovative consumer	-.40692*	.11038	.001	-.6665	-.1474
		Medium level innovative consumers	-.40216*	.09490	.000	-.6253	-.1790

Dependent Variable	(I) FACT_CI	(J) FACT_CI	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
FACT_PSY	High level innovative consumer	Medium level innovative consumers	.38667	.19746	.133	-.0892	.8625
		Low level innovative consumer	.98431*	.21417	.000	.4682	1.5005
	Medium level innovative consumers	High level innovative consumer	-.38667	.19746	.133	-.8625	.0892
		Low level innovative consumer	.59765*	.19006	.007	.1396	1.0557
	Low level innovative consumer	High level innovative consumer	-.98431*	.21417	.000	-1.5005	-.4682
		Medium level innovative consumers	-.59765*	.19006	.007	-1.0557	-.1396
FACT_PRR	High level innovative consumer	Medium level innovative consumers	-.45541*	.10435	.000	-.7008	-.2100
		Low level innovative consumer	.26789	.12173	.072	-.0184	.5542
	Medium level innovative consumers	High level innovative consumer	.45541*	.10435	.000	.2100	.7008
		Low level innovative consumer	.72330*	.10467	.000	.4772	.9694
	Low level innovative consumer	High level innovative consumer	-.26789	.12173	.072	-.5542	.0184
		Medium level innovative consumers	-.72330*	.10467	.000	-.9694	-.4772

*. The mean difference is significant at the 0.05 level.

perception of Time risk by various categories of innovators. A tukey HSD (table-5) indicates that high innovators (M=2.7, SD=.556) and medium level innovative consumer (M=2.6, SD=.92) perceive same level of time risk and low level innovative consumers perceive high time risk. There is a significant difference between low level innovative consumers and high innovative consumers and medium level innovative consumer (as they perceive same level of risk).

Psychological Risk

An analysis of variance (table-4) showed that F (2,447) =10.91, P=.000. P value is less than .05. Therefore, we reject the Null hypothesis (H05) and conclude that there is statistically significant difference in the perception of psychological risk by various categories of innovators. A tukey HSD (table-5) indicates that high innovators (M=2.8, SD=.936) perceive less psychological risk in comparison to medium level innovative consumer and low level innovative consumers. There is a significant difference between all three categories of innovators.

Privacy Risk

An analysis of variance (table-4) showed that F (2,447) =26.435, P=.000. P value is less than .05. Therefore, we reject the Null hypothesis (H06) and conclude that there is statistically significant difference in the perception of Privacy risk by various categories of innovators. A tukey HSD (table-5) indicates that medium level innovative consumer (M=3.25, SD=.879) perceive less privacy risk in comparison to high level innovative consumers (M=2.8, SD=.936) and low level innovative consumers (M=2.53, SD=.908). There is a significant difference between medium level innovative consumer and high level innovative consumers and low level innovative consumers.

Conclusion:

This study helped to understand the perception of online consumers towards various types of risk. Through literature review, six types of online perceived risk were found and these were financial risk, performance risk, social risk, time risk, psychological risk and privacy risk. Innovators were also categorized into three categories - high level innovative consumers, medium level innovative consumer and low level innovative consumers. Result of statistical analysis showed that the perception of online consumer towards risk varied for all three categories of innovators. High level innovative consumers were found less sensitive towards financial risk, performance risk, social risk and psychological risk. It was found that high level innovative consumers and medium level innovative consumer are equally sensitive towards time risk. Medium level innovative consumers were found less sensitive towards privacy risk. And finally, low level innovative consumers were found sensitive towards all six types of risk.

Marketers need to focus on medium level and low level innovative consumers and try to reduce their level of perceived risk by providing well known brands/ manufacturers, money back guaranty, clear price information and by improving search engine ratings. They can also share customer reviews.

Limitations:

Even though various advantages and benefits related to this study are pointed, this study is not free from limitations. Use of non-probability sampling is one of the major limitations of the study. There are two reasons for not using an ideal non probability sampling- time, cost constraint and unavailability of the entire list of Gujarat online shoppers. In spite of the fact that findings from study of a non probability sampling cannot be confidently generalized to the population, it is visualized that the result will still provide significant information and highlight scope for future research.

Scope for Future Research:

The study has implications for academicians and research scholars in terms of research scope in the area of marketing and online retailing opens up. Although this research has addressed the perception level of innovators, this field of research has ample opportunities for further explorations. Study needs to be conducted from time to time to track changes in the perception and behavioral patterns of online shoppers.

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