

A PSYCHOLOGICAL EVALUATION OF WHY SOME CONSUMERS DON'T SHOP ONLINE IN INDIA?

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ABSTRACT

The sheer demographics of India are good enough to offer a promising opportunity for any new channel to reach the mass of consumers that India has to offer. Despite such promises, online shopping penetration is currently low in India. The diffusion may take some time to reach to every consumer and may further take some more time for adoption by new consumers. Many studies were conducted in past to understand the consumer perspective on online shopping across the globe, but there are very few which aims to explore the psychological barriers at the micro level, which may be behind the reason for non-adoption or slow adoption of online shopping in India. The current study aims to conduct a psychological evaluation of a small sample of Indian consumers through in-depth interviews for the purpose of generation of an exhaustive list of psychological barriers, which further was followed by grounded theory for generation and identification of classification themes. The analysis resulted in a list of 25 psychological barriers toward online shopping, which was further classified under five emergent themes for further exploration.

Keywords: Online Shopping, Online adoption, Online shoppers, Digital Purchase

Introduction

The worldwide proliferation of the internet has brought an irreversible change in businesses and human lives. India being a developing country with a second largest population of the world and one of the world's fastest-growing economies could certainly not be assumed to be immune to these global changes. This digital platform has added an additional dimension in human life and transformed the way of human interaction with their external environment. Among various uses of the Internet, one which widely attracts the interest of academicians and researchers in the area of business and business management is online marketplaces. According to ASSOCHAM- Resurgent India study (2017), about 69 million consumers shopped online in India in 2016, the same report projected 100 million consumers to shop online in 2017. The Digital Retail Report 2020 by Google and AT Kearney (2016) claims that E-tailing will drive 25 percent of the total organized retail sales of \$240 billion

in India by 2020 and will reach \$60 billion in gross merchandising value. The same report estimates the number of online shoppers in India to grow to 175 million by 2020 (Gupta, et al., 2016).

Though online shopping was invented way back in 1979, it took a long time to revolutionize business that we call e-commerce today. Nevertheless, the introduction of E-Commerce dates back to 1991, online shopping in India started in 2007 with the launch of a deep discount model of Flipkart (Dudhewala, 2014). India constitutes second largest market after China in Asia in terms of online shopping opportunities. With the steady growth of internet users and smartphone users with 3G/4G data connectivity, online shopping in India is finding faster penetration to tier two and tier three markets which accounts for 41% of online shoppers (Nair, 2018). As per Morgan Stanley report, the e-commerce will help grow market penetration to 12% in the next nine years, versus 2% today (India's Digital Leap - The MultiTrillion Dollar Opportunity, 2017).

Some recent economic reforms in India like demonetization have accelerated the need for Indians to resort to online shopping (Khan &

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Kumar, 2016). However, most online consumers use information gathered online to make purchases offline. The future of online retail appears promising in India, but still, vast majorities are yet to adopt this new mode of the technology-enabled platform as an alternative to their traditional in-store shopping. As of today, there could be many reasons for low penetration of online shopping as well as slow initial adoption, even after the presence of online shopping for more than a decade in India, but one of the core reasons could be psychological barriers. The Internet has opened a new interactive marketplace for everyone to shop at the choice of their own time and location. But despite numerous advantages of buying online, there are still a large number of consumers who are skeptical mainly because of psychological barriers and personal inhibitions, which stops consumer to buy online. Many types of research have been conducted in past mainly based on quantitative surveys to explore trust factors and security issues as inhibitors but none of the research went deep into the psychological evaluation of why some consumers don't buy online? All available wealth of literature suggests factors or inhibitors explaining 'what' stops consumers to shop online, but it does not answer 'why' part or the deep psychological/ social/ psychosocial barriers or inhibitors which explains the reasons for not trusting to shop online.

The current study doesn't aim to describe the general behavior, rather it's an attempt to go back and re-explore the psychological barriers at the individual level which leads to inhibition towards online shopping. The current study is a qualitative study where there is more focus on individual's lived experiences regarding online shopping in India. The approach used in the study is highly focused at the individual level, and lead to redefining the very basic variables, which may act as a very foundation for the development of an exclusive scale to measure perceived risks of online shopping or perceived barriers or inhibitors to online

shopping in the Indian context. The aim of this research is to develop an exhaustive list of psychological barriers for further qualitative and quantitative evaluation.

Literature Review

Though the current study is not the first of its kind, some similar studies were conducted in past which covered the concept of psychological risks and barriers (Jacobs, 1997; Jacoby & Kaplan, 1972; Benassi, 1999; Maignan & Lukas, 1997) but in a different context and for different purposes. Some of the studies were found worthwhile for the current study, as they provide the conceptual background and also clearly indicates the gaps to be filled through a fresh perspective with special emphasis on Indian online shoppers and their fears and apprehensions, which inhibits their online shopping intentions.

Humans are prone to respond ineffectively to their environment and may fall victim to decision-making trap due to cognitive limitations. These limitations may lead to cognitive and perceptual biases which may inhibit their emotions and behavior towards new and unfamiliar products, technology or methods (Roberto, 2009). The consumer resistance to adopting new technology could be attributed to functional and psychological barriers. Functional barriers are where consumers assess the outcome of adoption in terms of usage, value, and risk, while psychological barriers ordinarily arise due to conflicts with consumer's prior beliefs (tradition and image) (Porter & Donthu, 2006).

According to a study by Swinyard & Smith (2003) who conducted a descriptive research which was first of its kind to provide a lifestyle perspective of who is using the Internet to shop, who does not shop, and why.

It is hypothesized and shown that, compared with online non-shoppers, online shoppers are younger, wealthier, better educated, have higher computer literacy, spend more time on their computer, spend more time on the

Internet, find online shopping to be easier and more entertaining, and are more fearful of financial loss from online shopping. The study further hypothesizes that online shoppers, and online non-shoppers, are heterogeneous groups comprised of particular market segments having unique Internet-related lifestyles. (p. 567)

Few early types of research conducted in different parts of the globe tried to capture the enablers and barriers to online shopping both among online shoppers and online non-shoppers. Here online non-shoppers refer to those shoppers who have never tried online shopping even for once due to strong psychological barriers. One of the earliest effort to capture the perceived risks of online shopping was attempted by Forsythe & Shi (2003), where out of six perceived risks financial, product performance, social, psychological, physical, and time/convenience loss, four perceived risks financial, product performance, psychological, and time/ convenience loss were associated with online shopping and its impact on online shopping behavior was studied extensively.

Later a study in Switzerland by Rudolph et al. (2004) studied the underlying motivation factors that inhibit online shopping and identified four distinct barriers to online shopping, the above study employed exploratory factor analysis which reduced a total of 16 items into four factors the procedure was employed for both online shoppers, as well as online non-shoppers and the four distinct factors labeled as digital, security, online channel and experience/access, were found for both the groups which acts as barrier and inhibits online shopping. The only distinct variable which was found significant in online non-shoppers was non-availability of a credit card. Laukkanen et. al (2008) identified four distinct categories of barriers toward online shopping and labelled them as usage, value, risk and traditional barriers, later on, Lian & Yen (2014) used the same framework to capture online shopping barriers among older consumers and found value, risk and traditional barriers as

significant among older consumers. One particular study on the online retail of food products conducted in Germany by Grant et al. (2014) studied the enablers and barriers to online shopping of food products in particular and identified the cost of fulfillment and service quality as major barriers. Another study conducted in Iran by Doaei & Hassanzadeh (2013) accessed barriers and other factors which affect minds of Iranian shoppers toward online shopping, the study concluded that safety concerns are the main reason which restrains Iranian consumers to share their personal information online. Other factors include non-availability of credit cards as it is not easy to get credit cards in Iran and lack of trust on online stores in Iran. One qualitative study by Pinto (2013) in India suggest three major themes under which barriers to online shopping could be classified in India, they are, touch and feel related factors, value or price-related/financial considerations and service-related factors. Another qualitative study in India by Jadhav & Khanna (2016) identified an exhaustive list of 11 influencing factors for online shopping like availability, low price, promotions, comparison, convenience, customer service, perceived ease of use, attitude, time consciousness, trust, and variety seeking. But the same paper does not list any barrier or inhibitor factors for online shopping.

Quinn (2003) in his research suggests that emotions, attitudes and environmental factors like stress play a crucial role in determining whether an online buyer will be successful in searching for the products or services online. This study focuses on the important relationship between emotion and cognition, how they affect each other and what the implications are for the online searcher. His research investigates how to affect and mood influence key cognitive functions and can pose psychological hurdles related to motivation, arousal, attention, concentration, self-confidence, and self-efficacy all of which can be significant factors in determining the effectiveness of the online search. An important finding in his study

revealed that having a proper mindset can make an important difference in assessing whether a searcher is successful.

Clowyn (2014) in a study called infographic on consumer buying psychology presented a very insightful perspective on the reasons that explain why some online shoppers abandon their shopping cart before completing the online purchase process. Though the research was commercial and mostly descriptive it subtly indicates some psychological barriers affecting to online shoppers which may affect their purchase decisions. The study found 67.4% of average checkout abandon rate and the major reasons discovered are hidden charges during checkout (41%); having to register before buying (29%); lengthy checkouts process (10%); unclear delivery details (11%); phone number not provided on website (8%) and others (1%). The same study also identified males as major defaulters as compared to females and age group of 25-44 Years as worst offenders when it comes to giving up on online purchase.

Research Method

A qualitative framework involving the use of in-depth interviews and grounded theory

were used for the current research. Saturation was considered as the main criterion for selection of a number of respondents and their respective profiles (Morse, 1995). A smaller sample size of 10 participants was considered sufficient to cover the heterogeneity in terms of online shoppers and non-shoppers in India (Charmz, 2006; Mason, 2010). Out of ten respondents, five respondents were having no prior online shopping experience and remaining five were having some past experience of online shopping. The general rule on sample size for interviews is that when the same stories, themes, issues, and topics are emerging from the interviewees, then a sufficient sample size has been reached. Qualitative research methods generally involve harvesting an in-depth understanding of any social/ psychological phenomenon. Qualitative researches are focused on evaluating meaning and heterogeneities in meaning, which predominantly focused on the how and why of a specific concern, method, condition, subculture, situation or set of social exchanges. In-depth interviews are usually not concerned with generalizations to a larger population of interest and do not

Table 1: Profile of Research Participants

Respon- dent No.	Gender	Age	Education	Profession	Monthly Family Income	City	Online Shopping Experience
1	F	40 Years	PhD	Asst. Professor	Rs. 2,30,000	Ghaziabad	No
2	M	67 Years	Post Graduate	Retired	Rs. 2,00,000	Guwahati	No
3	M	28 Years	High school	Shopkeeper	Rs. 50,000	Nasik	No
4	M	55 Years	Primary School	Farmer	Rs. 80,000	Kota	No
5	F	32 Years	Graduate	Housewife	Rs. 1,20,000	Noida	No
6	M	22 Years	Graduate	Student	Rs. 45,000	Gwalior	Yes
7	M	42 Years	Post Graduate	HR Manager	Rs. 1,00,000	Mumbai	Yes
8	F	62 Years	Graduate	Housewife	Rs. 1,00,000	Haridwar	Yes
9	M	36 Years	Post Graduate	Government Employee	Rs. 65,000	Aligarh	Yes
10	F	21 Years	Graduate	Student	Rs. 70,000	Shimla	Yes

involve hypothesis testing but somewhat is more inductive and emergent in its approach. Intrinsically, the goal of grounded theory and in-depth interviews is to generate categories from the data and further to examine associations between categories. The combined approach is intended to focus on how the lived experience of research respondents can be understood. The current research involves systematic generation of conceptual categories leading to theory building based on the mixed approach described above.

The researchers took the consent and assistance of the Research Committee at Amity Business School, Amity University, Noida, UP, India, to conduct depth interviews of the volunteers which involved faculty members, students and outside volunteers of varied age groups and professions who visited Amity University Campus during July 2017 to November 2017. All the interviews were conducted face-to-face under close observation and were recorded for further review. The respondents were assured of their anonymity and were encouraged for open participation. The interviews were conducted in Hindi and English language based on comfort level, educational qualification, age and socio-cultural background of individual participants. Due diligence was observed in maintaining heterogeneity in profiles of respondents. All the volunteer participants were asked to fill and sign the informed consent form before the interview. Interviews were scheduled based on the availability of respondents and convenience of researchers, one interview lasted between 1 to 2 Hr. duration. As per the predefined

protocol, a total of 5 open-ended questions were asked of Online Shoppers (4 respondents) and Online Non-Shoppers (4 respondents).

The above questions were supplemented with probing questions given below:

Would you give me an example?

Can you elaborate on that idea?

Would you explain that further?

I'm not sure I understand what you're saying.

Is there anything else?

To encourage and to elicit more information, such probing questions were asked intermittently during the interview without interrupting the natural flow of communication of respondents (Patton, 2002).

Data Collection through in-depth interviews was followed by making notes about the data collection for both the categories of online shoppers and online non-shoppers. Data was noted and coded immediately after the collection. Open coding procedure was involved leading to categories which involved deep investigation of comments through asking questions, making a comparison and looking for similarities between comments. Open coding process leads to a reduction of data to a small set of themes to describe the psychological barriers at the individual level which act as a barrier to online shopping among consumers. Theoretical hypothesis arising through the coding process was noted and the memos were finally used to construct theory proposed in the next section of analysis and

Table 2: Questions Asked in Depth Interviews

Q. No	Online Shoppers	Online Non-Shoppers
1	What problems did you face in shopping online?	Why haven't you tried online shopping till now?
2	What are your fears or apprehensions during Shopping online?	What are your fears or apprehensions which stops you to shop online?
3	What are the risks of shopping online?	
4	Why wouldn't you advise someone to shop online?	
5	As per your opinion, what is the anticipated future of online shopping in India?	

findings.

Findings

The psychological evaluation and analysis of the depth interviews focused on the firsthand experience of online shoppers and non-shoppers helped in the identification of 25 major barriers grouped under five themes as listed below:

Theme 1: Personal Factors

- 1) Self-inefficacy: non-familiarity with technology and lack of internet literacy.
- 2) Fear of impulse purchases: Shoppers may fear that they might buy some product accidentally by clicking on some link or they may get carried by their impulsive purchases which they may regret later.
- 3) Purchase anxiety: Shoppers shopping process and experience may make few shoppers feel anxious and worried, the reason may be pure psychological than real.
- 4) No scope for bargaining: Indian shoppers love to bargain on price and it gives them lot of satisfaction when they get exclusive privilege of getting a unique bargained price for the product. Online shopping sites offer no scope for price negotiations before final purchase.
- 5) Nonapproval of family/friends: Shoppers being the social creatures may fear that their friends/family may disapprove their online purchases.

Theme 2: Product Related Issues

- 6) No product delivery/Late delivery: all of us, especially after making an advance payment, worry that I may not get the product or the product won't reach to me on time which may add a lot of stress to already stressful life of ours.
- 7) Product attribute mismatch: There are instances when you may get complaints like, "I ordered a Teddy Bear, but I was shipped a stuffed Elephant". What we see on the website may not turn out the same in reality.

- 8) Product quality: there may be doubt about the quality of product and brand, which one shops online.
- 9) Second hands/used the product: The worst thing that could happen to someone is when someone receives a soiled, crumpled or the product that one may doubt that it's not the fresh/first hand.
- 10) Originality Issue: Counterfeit products find their easiest way to enter consumer shopping list is through online mode of purchases. There are many shoppers who seriously doubt that the low price brands they are buying online could be fake or counterfeit.
- 11) Old/outdated product: some fashion oriented shoppers believe that they find the latest design and variety of shops only and online shopping may not offer the latest in trend.

Theme 3: Shopping Site Related Issues

- 12) Complicated Process: sometimes on some shopping websites the experience of placing an order and going through the entire process of making a simple purchase turns so complicated and cumbersome that many of us decide to leave our shopping basket in the middle of buying.
- 13) Difficulty in finding the suitable website: no doubt, the cyber world offers us a myriad of choice, but sometimes it just adds to our confusion and we can't find the right shopping site to make purchases.
- 14) Time-consuming: It takes too long for reaching to the desired product and lot of time is wasted while searching online because there are many websites and the huge variation in the product prices. One particular issue with India is slow speed of Internet mostly in rural or semi-urban areas.
- 15) Language issues: because of linguistic diversity in India, not all the shoppers feel comfortable with product

information on a website designed mostly in the English language. The urban, educated Indian does not find trouble with the English language, but Indian majority in not only urban and English medium educated.

- 16) Return/ refund/ replacement: Though many shopping sites promise genuine return/refund policy, in some instances, the customers may have to go through a long cycle of communication chains to get return/refund/replacement of the product. Sometimes the shoppers fear that they may not get return/refund/replacement at all.
- 17) Guarantee/ warranty may not be honored: Some shopper feels that they can always grab hold of the shopkeeper to get help in getting guarantee/warranty which the product or brand promises. But they fear that the online retailer may not provide them support to claim guarantee/warranty on the product.

Theme 4: Security Concerns

- 18) Personal information misuse: Media is feeding numerous cases of stolen identity or fraudulent misuse of personal information. Many consumers despite all the security and encryptions offered by the online sellers hold the strong fear of personal information misuse.
- 19) The risk posed by a delivery boy: There has been instance reported in various parts of India, where some criminals entered in the houses with the intention of robbery/ other mischiefs, under the guise of delivery man from online shopping sites/courier companies.
- 20) Fear of unfamiliar sites: Most of the online shoppers usually like to purchase from the known sites. The temptation to purchase a bargain deal from any unfamiliar/unknown site may induce approach-avoidance conflict within shopper.

- 21) Money loss: Shopper may fear for the possibility of money lost because of advance money transactions through credit/debit card. There is fear of broken internet connectivity during online payments leading to non-recovery of money.

Theme 5: Virtualization

- 22) Can't try/sample product: There are many product categories which consumer want to sample, touch, feel and try before making a final purchase. Though visuals used by shopping sites may be appealing still, it does not replace the need for touch and feels the experience in total.
- 23) Extra shipping charges/ hidden costs: shoppers never like the idea of bearing additional cost of purchase and they look for an all-inclusive deal. Shipping and handling charges which appear just before final click to pay always perceived to be in 'bad taste' by the shopper. Some shoppers have the perception that they may be overcharged for the convenience offered by online shopping sites.
- 24) Waiting to receive the product: in the world of instant gratification, waiting for the product to reach home looks impractical to few consumers. Shoppers hate to make follow up calls/communication with the site in case of delayed deliveries. Especially when the shopper wants to make a purchase for an occasion and the delivery time for the product is critical.
- 25) Human involvement/feel: There are shoppers who see shopping as an overall social experience. They may feel the lack of social involvement and face to face interaction in the online shopping process. Some shoppers see shopping as an excuse to go out of the home and explore/enjoy, whit online shopping they may miss all that stimulation.

An analysis of differences in responses of online non-shoppers with online shoppers revealed that online non-shoppers as expected displayed more emotional intensity in their responses to justify their fears and apprehensions towards online shopping some of the emotionally charged statements were:

‘This virtual world can’t be trusted at all.’ - Respondent #5

‘How could one make purchases by doing transactions through the machine? I don’t trust machines at all when it comes to spending my hard earned money.’ - Respondent #3

‘I am an old-fashioned lady who believes in paying cash in return for the product, it’s the only quick and easy way to buy.’ - Respondent #1

‘I can’t bear the anxiety of making an advance payment and then waiting with a belief that it will be delivered home and would meet my expectations.’ - Respondent #2

‘I don’t understand online shopping at all, I don’t know how to use a computer and I don’t want to pay money through the internet to buy.’ - Respondent #4

It was interesting to note that all the non-shoppers interviewed in the study expressed a desire to try online shopping and expressed their intentions to use it in future. Despite the cited risks and apprehensions narrated by both online shoppers, it was also interesting to note that they all see a very promising future for online shopping in India. All the participants in the study believe that with the “Digital India” campaign initiated by Government of India and the ease of availability and growth of internet access mostly through the combination of a cell phone equipped with 4g data through the mobile network will boost the online shopping further in India. The respondents both with some online shopping experience and those who never tried online shopping

expressed their willingness to recommend online shopping to others.

Conclusion

The study not only explores and identifies an exhaustive list of 25 psychological barriers to online shopping. It also identifies the presence of 5 logical themes under which those psychological barriers could be categorized viz. personal factors, product related issues, shopping-site related issues, security concerns, and virtualization. The study also substantiated that the emotional intensity of those who have never ever shopped online is relatively stronger to justify their choice of not shopping online than those respondents with some online shopping experience. Despite the strong justification for not opting to shop online the respondents expressed a clear desire to try online shopping in future. The respondents in the study were also found expressive and enthusiastic toward the future growth of online shopping in India. The same respondents both with some online shopping experience as well as no shopping experience were open to recommending online shopping to others. This emphasized that though there are still many psychological barriers/ apprehensions which restrict online shopping among users in India despite the fact, even the non-shoppers have a latent desire to try online shopping in future as well as they have a positive outlook and are open to recommending online shopping to others. The current study could be used as a basis to pick up items to revalidate or to construct the scales to measure risk perception or barriers or apprehensions towards online shopping. The current study was qualitative in nature hence it further recommends quantitative studies of descriptive nature by future researchers.

The study primarily relies upon an in-depth interview of specific respondents who willingly and voluntarily participated in the study. Like any other qualitative research, the purpose of the study was purely explorative in nature and to have an understanding of the problem, not the

description. There are some limitations in the study due to its inherent design where large probability samples could not be used due to which the results could not be generalized to a wider population. In-depth interviews used in the current study, however, provided valuable information for attaining the core objective to generate an exhaustive list of psychological barriers to online shopping and it also identified the major themes.

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