

Table of Contents

Certificate	i
Declaration	ii
Acknowledgement	iii
Executive Summary	iv
List of Figures	2
List of Tables.....	3
1. Introduction	4
1.1 Objective	5
2. Literature Review	
2.1 Online Brand personality.....	7
2.2 Online vs. Offline.....	9
2.3 General Consumer Behavior in India.....	12
2.4 Changing priorities in consumer spending	15
2.5 Impact of the changing consumption patterns.....	18
2.6 Shifting priorities influencing the buying behavior.....	20
2.7 Consumer behavior analysis – opportunities.....	23
2.8 Online buying behavior.....	25
2.9 Why e-commerce not thriving in India.....	27
2.9 Future of e-shopping in India.....	2.8
3. Research Methodology	30
4. Data Analysis	32
4.1 Demographics of the sample.....	32
4.2 Observations.....	34
5. Conclusion	43
6. Learning from the project	45
7. Questionnaire	46
8. References	49

List of Figures

Figure 1	Online brand personality framework by Okazaki	7
Figure 2	Online Brand Personality Framework by Park et al.	8
Figure 3	Online vs. offline attributes adapted from Aaker and Okazaki models	9
Figure 4	Rise in rural income and consumption	23
Figure 5	Source: Forrester	28
Figure 6	Age-wise Distribution of the Sample	32
Figure 7	Gender-wise Distribution of the Sample	33
Figure 8	Distribution Based on Purchase Habits	35
Figure 9	Bar chart representation of the factors influencing purchase decision	34
Figure 10	Awareness	35
Figure 11	Graphical representation of Offline Brand attributes of Samsung	36
Figure 12	Graphical representation of Online Brand attributes of Samsung	37
Figure 13	Ease of Payment	38
Figure 14	No Hidden Cost Discount Available	38
Figure 15	Wide Range of Products	39
Figure 16	Discount Available	39
Figure 17	Product Quality	40
Figure 18	Cannot Bargain/Negotiate	40
Figure 19	No Touch or Feel of the Product	41
Figure 20	The Wait for Delivery	41

List of Tables

Table 1 :	<i>Demographic and Economic Indicators (TPK perspective Vol. 3,)</i>	14
Table 2 :	<i>Consumer Spending (TPK perspective Vol. 3)</i>	16
Table 3 :	<i>Categories of Consumption (TPK perspective Vol. 3, p.5)</i>	17
Table 4 :	<i>Source: Forrester</i>	28
Table 5 :	<i>%age distribution of various criteria when selecting a white goods vendor</i>	34
Table 6 :	<i>Samsung's score in the various brand perception attributes</i>	36
Table 7	<i>%age & absolute no. of responses for various Brand Personality attributes</i>	36
Table 8 :	<i>Brand personality of Samsung</i>	37
Table 9 :	<i>Comparison of Online and Offline Brand personality</i>	44
Table 10 :	<i>Degree of match</i>	44

Introduction

At any given time there are millions of people online and each of them is a potential customer for a company providing online sales. Due to the rapid development of the technologies surrounding the Internet, a company that is interested in selling products from its web site will constantly has to search for an edge in the fierce competition. Since there are so many potential consumers, it is of the out most importance to be able to understand what the consumer wants and needs. The importance of analyzing and identifying factors that influence the consumer when he or she decides to purchase on the Internet is vital. Since the Internet is a new medium for there have been new demands set by the consumer. That is why it is crucial for the online retailers to know what influences the online consumer. Analyzing consumer behavior is not a new phenomenon. The renowned marketing expert Philip Kotler has published several works on the topic of consumer behavior theories. These theories have been used for many years not only to understand the consumer, but also create a marketing strategy that will attract the consumer efficiently. Hence, understanding and identifying the consumer is closely related to the directions a company will take with their marketing strategy. These theories can also be applied to identify the online consumer and to create certain consumer segments. However, some distinctions must still be made when considering traditional consumer behavior and online consumer behavior.

Since online retailing is a new retailing medium and online consumer behavior is diverse from traditional consumer behavior, one must identify what influences the online consumer. Analyzing the process that the online consumer goes through when deciding and making a purchase over the Internet shows some factors that consumers consider these factors need to be identified and taken into account by online retailers in order to satisfy consumer demands and compete in the online market.

Brands are different from products in a way that brands are “what the consumers buy”, while products are “what concern/companies make”. Brand is an accumulation of emotional and functional associations. Brand is a promise that the product will perform as per customer’s expectations. It shapes customer’s expectations about the product. Brands usually have a trademark which protects them from use by others. A brand gives particular information about the organization, good or service, differentiating it from others in marketplace. Brand carries an assurance about the characteristics that make the product or service unique. A strong brand is a means of making people aware of what the company represents and what its offerings are.

To a consumer, brand means and signifies:

- Source of product
- Delegating responsibility to the manufacturer of product
- Lower risk
- Less search cost
- Quality symbol
- Deal or pact with the product manufacturer
- Symbolic device

Thus brands simplify consumers purchase decision. Brand Personality on the other hand adds attributes to a brand and makes it come alive, it is the way a brand can speak or behave. It means assigning human personality traits/characteristics to a brand so as to achieve differentiation. These characteristics signify brand behavior through both individuals representing the brand (i.e. it's employees) as well as through advertising, packaging, etc. When brand image or brand identity is expressed in terms of human traits, it is called brand personality.

Internet is changing the way consumers shop and buys goods and services, and has rapidly evolved into a global phenomenon. Many companies have started using the Internet with the aim of cutting marketing costs, thereby reducing the price of their products and services in order to stay ahead in highly competitive markets. Companies also use the Internet to convey communicates and disseminate information, to sell the product, to take feedback and also to conduct satisfaction surveys with customers. Customers use the Internet not only to buy the product online, but also to compare prices, product features and after sale service facilities the will receive if they purchase the product from a particular store. Many experts are optimistic about the prospect of online business.

In addition to the tremendous potential of the E-commerce market, the Internet provides a unique opportunity for companies to more efficiently reach existing and potential customers. Although most of the revenue of online transactions comes from business-to-business commerce, the practitioners of business-to-consumer commerce should not lose confidence .It has been more than a decade since business-to-consumer E-commerce first evolved. Scholars and practitioners of electronic commerce constantly strive to gain an improved insight into consumer behavior in cyberspace. Along with the development of E-retailing, researchers continue to explain E-consumers,,behavior from different perspectives. Many of their studies have posited new emergent factors or assumptions, which are based on the traditional models of consumer behavior, and then examine their validity in the Internet context.

Objective of the study

- To study the online shopping behavior of customers
- To study the factors influencing online shoppers and consumers
- To study the customer's level of satisfaction with regard to online shopping
- To examine whether customers prefer online shopping to physical stores
- To check individual preference of personality traits that affect buying decisions
- To find out if there is a difference between the online and offline personality of a brand

Literature Review

Brand personality refers to human personality traits associated with a brand (Aaker 1997). It is one of the major components of brand image in addition to the product's physical attributes (e.g., quality of food and drink) and the product's benefits (e.g., enhancing one's health and well-being). Since brand personality is likely to be more difficult to imitate than tangible product attributes, marketing practitioners commonly use it to achieve more sustainable advantages, such as, creating product differentiation and positioning.

Brand Personality sets the brand attitude. It is a key input into the look and feel of any communication or marketing activity by the brand. It helps in gaining thorough knowledge of customers feelings about the brand. Brand personality differentiates among brands specifically when they are alike in many attributes. Brand personality is used to make the brand strategy lively, i.e. to implement brand strategy. Brand personality indicates the kind of relationship a customer has with the brand. It is a means by which a customer communicates his own identity. Brand personality traits however might differ between offline and online.

Online brand personality

The world interprets the brand through many different filters; through experience, through perceptions, misconceptions, the value systems of the individuals out there in the world, and all the noise in the system." - Joseph Plummer.

Offline brands are perceived by the customer as a sum total of personality, presence and performance of a specific product or service. Whereas, online, in addition to these three factors, the user's online experience also helps shape the personality of the brand online.

The more interactive a brand is online, the more power it has over the consumers and more positive reactions can it elicit from its visitors. Brands use a number of elements online to communicate their brand value to the consumers. E.g. the text on the website sets the tone of interaction; the speed of interaction increases the ease of usage boosting the affinity toward the website, etc.

The various dimensions that affect online brand personality of a brand according to Okazaki are: Sophistication, Excitement, Affection, Popularity and Competence which affect the frequency of purchase of a brand online. These dimensions lend various other elements that alter a brand's personality and make it unique.

However Park et Al, 2005 takes a completely different consumer perspective dimension on the online brand personality front where the major dimensions include how Bold, Analytical, Friendly and Sophisticated does the consumer find the brand to be and modifies his perception accordingly of the brand personality.

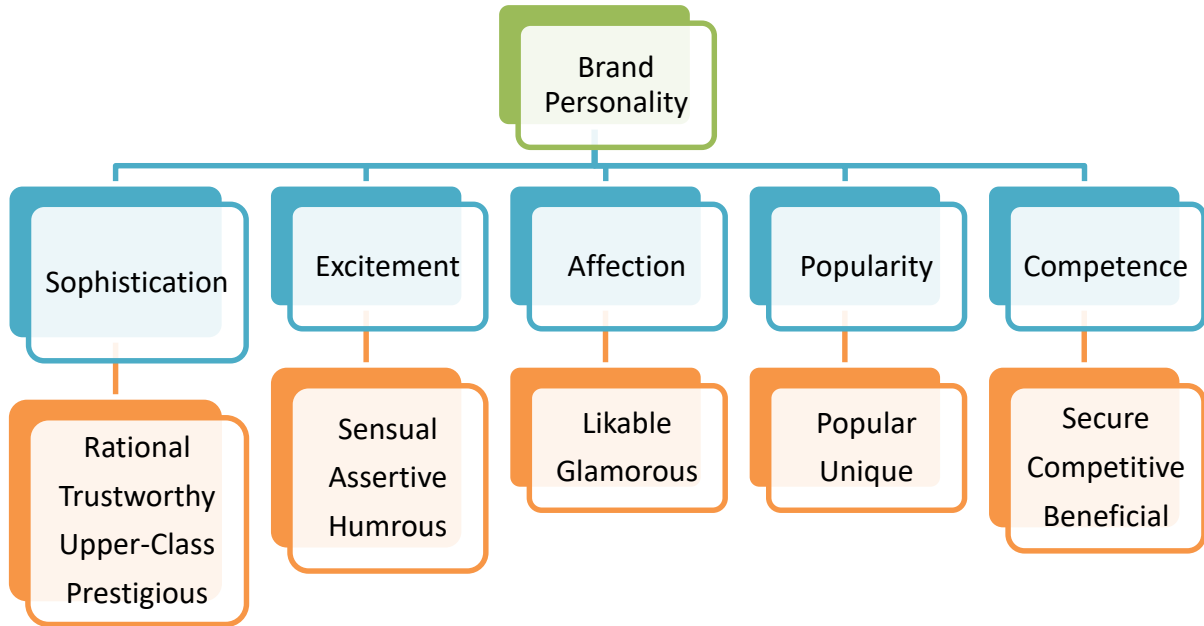


Figure 1: Online brand personality framework by Okazaki, 2006, p.293

For the purpose of studying the online brand personality here, we shall take Okazaki's framework in consideration as it directly associates the personality traits to the brand rather than the perception of the consumer about the brand which can change over same attributes and still stay constant over a range of subtle differences. Thus to avoid any kind of ambiguity, Okazaki's framework shall be used further.

Online vs. Offline

In order to differentiate between the online and offline elements a brand's personality, we concentrated on the Aaker's model, 1997 and Okazaki's model, 2006 to study what all attributes mainly affect the purchase decisions online and offline for various brands. Thus by applying Aaker's 1997 framework in correlation with the Okazaki's 2006 model, various dimensions are separated into two channels offline and online where their presence can be felt the most while influencing a purchase decision.

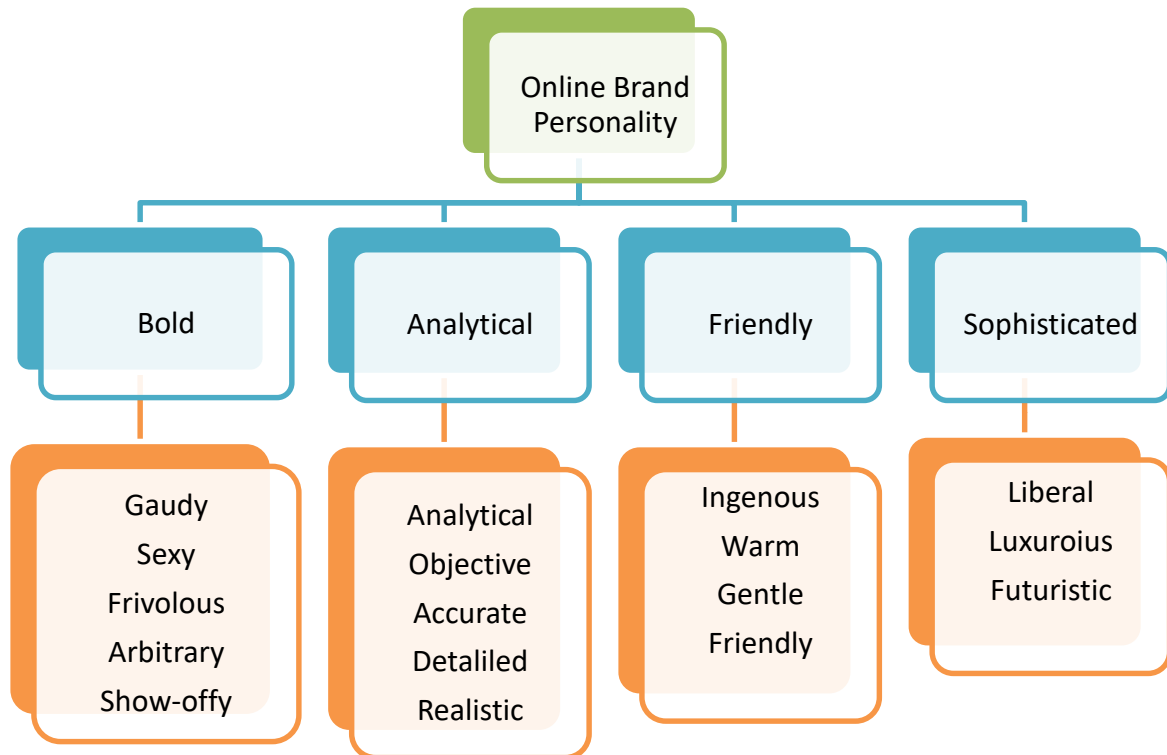


Figure 2: Online Brand Personality Framework by Park et al, 2005, p.18

The Table below shows the various differences and similarities of the two models including a sum total of ten dimensions that affect the buying behavior of consumers in different buying channels. We shall be using the above framework and use it as a base for any further research and conclusions

Brand Personality	
Offline	Online
<ul style="list-style-type: none"> • Sincerity • Excitement • Competence • Sophistication • Ruggedness 	<ul style="list-style-type: none"> • Sophistication • Excitement • Affection • Popularity • Competence

Figure 3: Online vs. offline attributes adapted from Aaker and Okazaki models

The Internet has developed into a new distribution channel and online transaction is rapidly increasing. This has created a need to understand how the consumers perceive online purchasing.

Price, Trust and Convenience were identified as important factors. Price was considered as to be a most important factor for a majority of the students. The Internet has created a paradigm shift of the traditional way people shop. A consumer is no longer bound to opening a times or specific location. So he can become active at virtually any time any place and purchase the products or services.

The Internet is relatively a new medium for communication and the information exchange that has present in everyday life. The number of internet user is constantly increasing which is also signifies that online purchasing is increasing. The rapid increasing is explained by the consumer behavior. The Internet is considered a mass medium that provides the consumers with purchase characteristics as no other medium. Certain characteristics are making it more convenient for the consumer compared to the traditional way of shopping, such as the ability to any time view and purchase products visualize the needs with products and discuss products with other consumers. Online shopping is the process of consumer go through the when they decide the shop on the Internet.

The Internet has developed into a new distribution channel and the evaluation of this channel. E-commerce has now identified. Using the Internet to shop online has become one of the primary reasons to use the Internet combined with searching for products and finding the information about them. Therefore internet develop the h Companies also use

the Internet to convey, communicate and disseminate information, to sell the product, to take feedback and also to conduct satisfaction surveys with customers.

Customers use the Internet not only to buy the product online, but also to compare prices, product features and after sale service facilities they will receive if they purchase the product from a particular store. Many experts are optimistic about the prospect of online business.

Due to the rapid development of the technologies surrounding the Internet, a company that is interested in selling products from its web site will constantly has to search for an edge in the fierce competition. Since there are so many potential consumers, it is of the out most importance to be able to understand what the consumer wants and needs.

General consumer behavior in India

As India changes and reinvents itself at a remarkably accelerated pace, the private consumption patterns of its population have been transformed. The key lies in understanding the nature of this change in consumer behavior and consumption patterns and thereby the change in the wallet-share of Indian consumers. Today's reality consists of many new, unique and disparate factors that have come into play simultaneously.

Factors contributing to dynamic economy

First, India's annual per capita income in absolute terms remains below US\$ 1,000, the annual household income is now almost US\$ 4,000, and if purchasing power parity is to be applied, then it is over US\$ 12,000 per year. Further, it is quite likely to more than double in the next 10 years, creating the potential for a sustained boom in consumer spending in the decades to come.

Second, the demographic profile is turning extremely favorable towards sustaining growth in economic activity and in consumption, with almost 550 million consumers across urban and rural India in the 15+ age group (excluding the 250 million or so who are still, unfortunately, below the poverty line). Of these, about 400 million are in rural India while the remaining live in urban India. Of the latter, about 100 million reside in the top 100 cities alone, and there is a very positive geographic broad-basing of this consuming class. As the dependency ratio continues to drop in India, and as more Indians get educated, their consumption aspirations will continue to change very markedly.

Third, there is a very encouraging broad-basing of the different sub-components of overall gross domestic output, encouraging broad-basing of geographic spread of economic activity, and well-founded optimism on broad-basing of the nature of jobs that match the population's current skill-sets. An estimated 90+ million jobs will be created over the next five years (2011-15), of which almost 50 per cent are expected to be in the services sector (45 million). Of these, an estimated 7-10 million are expected to be created in modern retail, healthcare, and hospitality alone, adding to the 10+ million who are already directly employed in these three high-growth services sectors.

Manufacturing is already seeing signs of a renewed boom in investment in diverse industries including defense, heavy engineering, power, transportation including automobiles, petroleum and petrochemicals, textiles, and food processing. The largest growth in the coming years will be in a host of new services including retail, healthcare, leisure and recreation, education and coaching, construction and other real estate, grooming and well-being, and travel and hospitality. This, in turn, has many dimensions, with the most important being the certainty of unprecedentedly large numbers of women entering the workforce. Further, these sectoral jobs are even more spread out across the

length and breadth of both urban and rural India and a lot of these jobs will employ people even without any professional degree (like engineering, management etc.), thereby leading to a further spread of purchasing power.

Fourth, there is a huge multiplier effect in the offing on account of the dramatically increased 'social electoral politics-inspired' spending. While political formations have always come up with schemes to support the really underprivileged, the quantum of funds allocated in the first 55 years of independence was very small compared to the size of the economy, as a result of which there was limited impact in the overall context of spending power and its broad-basing. Under UPA (I), and now continued under the current UPA (II), schemes such as NREGS, Bharat Nirman Yojana, Nehru National Rural Health Mission, Jawaharlal National Urban Renewal Mission and Pradhan Mantri Gram Sadak Yojana and others now have allocations exceeding US\$ 695 million per year generating additional spending incomes across small town and rural India. (Irrespective of the leakages in the system, the funds are still being disbursed.)

And, finally, there is a very fundamental shift in urbanization patterns across India, with new, economically important urban centers emerging beyond the traditional top-8 or top-20. By 2021, 100 Indian cities will have a population above 1 million, with another 100 cities having a population between 0.5-1 million all capable of supporting consumption of a scale currently that of, say, Belgaum or Gwalior or Meerut or Kolhapur, which belong to the 500,000+ population towns.

	2008	2009	2010	2011	2012
Real GDP Growth (% growth)	6.2	5.7	10.3	7.0	4.8
Inflation (% growth)	8.3	10.8	12.1	8.9	8.3
Population Aged 65+: January 1st ('000)	55,555.4	57,127.9	58,640.4	60,573.2	62,444.7
Population Density (persons/km²)	388.9	394.9	401.0	407.0	413.1
GDP Measured at Purchasing Power Parity (US\$ million)	3,490,427.8	3,868,529.8	4,246,196.0	4,629,515.4	5,002,029.1
Consumer Expenditure (US\$ million)	750,837.9	767,989.7	951,060.7	1,065,173.9	1,131,466.1
Annual Gross Income (US\$ million)	1,080,849.1	1,113,492.5	1,380,700.5	1,540,314.2	1,626,575.9
Annual Disposable Income (US\$ million)	1,073,243.4	1,095,398.6	1,356,096.4	1,511,001.3	1,594,899.3

Table 1: Demographic and Economic Indicators (TPK perspective Vol. 3, p.9)

Changing priorities in consumer spending

A deeper analysis of this gross data on consumer spending throws up some very interesting insights. For as long as we can remember, *roti, kapada aur makaan* have been the primary needs and drivers of private consumption. Now, with the impact of the sustained economic growth of the last two decades, it seems that for a large part of the population, consumption has moved beyond these basic survival needs. While food and grocery continue to account for the largest quantum of spending (about US\$ 260 billion in 2009), followed by healthcare (about US\$ 34 billion) and then textiles and clothing (about US\$ 31 billion), the surprise inclusions on this list in 2009 have been spending on mobile phones and talk-time (about US\$ 25 billion), jewellery and watches (about US\$ 25 billion), and personal transport, comprising two/four-wheelers and related spending on fuel and repairs/maintenance (about US\$ 24 billion).

More interestingly, spending on non-basic needs is growing much faster now and so it is likely that by 2012 spending on textiles and clothing could be relegated to the sixth spot (from the current third) and the hierarchy (excluding healthcare) will be *roti*, mobile, personal transport, and jewellery and watches. This data is at some variation with the official data since it includes some level of spending through the parallel economy, but is more reliable since it has been arrived at 'bottom-up' sector by sector, by considering their reported sales/size.

The shift in consumer spending priorities does not stop here. The total Central Government outlay on higher education was about US\$ 2 billion in 2009-10. If tutoring and other self-learning is included, the guesstimated private spending would be almost US\$ 10 billion!

Spending on domestic leisure (and religious) travel and tourism would be US\$ 12.5 billion, while spending on consumer durables and consumer electronics would just to about US\$ 11 billion.

Spending on leisure and entertainment would be about US\$ 11 billion, nearly equaling the entire size of the personal and home care FMCG industry! Other fast-growing categories of consumer spending include personal computing (including Internet) amounting to US\$ 2 billion, and personal grooming services where the spending was over US\$ 830 million already in 2009-10 and growing in strong double digits.

S. No.	Consumer spending (excluding institutional & government spending)	Size in 2009 (in US\$ billion)	Size in 2014 (in US\$ billion)	Likely Ranking in 2014
1	Food and grocery	260	325	1
2	Healthcare	34	55	2
3	Apparel and home textiles	32	43	4
4	Education (K-12, higher education & vocational)	28	45	3
5	Telecom	25	41	5
6	Jewellery & watches	25	34	7
7	Personal transport (vehicles + fuel + repairs)	240	37	6
8	Travel and leisure	12	20	8
9	Consumer durables and IT products	11	17	9
10	Home (Furniture, furnishings, etc.)	10	15	10
11	Personal care	10	14	11
12	Eating out	5	7	12
13	Footwear	4	5	13
14	Health and beauty services 1 2	1	2	14

Table 2: India: Consumer Spending (TPK perspective Vol. 3, p.4)

However, beyond these broad estimates of spending by Indian consumers in 2009, it is interesting to see how Indian consumers' spending priorities have changed over the last 18 years and how they may further change in the next five. Based on a tracking of consumer spending patterns over these years, we find that in 1991, the average Indian household spent 80 per cent of its discretionary income across just seven categories. In 2009, there are as many as 19 categories that account for this discretionary spending budget. The next five years may see further additions of two or three more categories to this spending basket.

1991	2009	2015
1. Food and Grocery	1. Food and Grocery	1. Food and Grocery
2. Clothing	2. Clothing	2. Clothing
3. Footwear	3. Footwear	3. Footwear
4. Consumer Durables	4. Consumer Durables	4. Consumer Durables
5. Home Linen	5. Expenditure on DVD and VCD's	5. Expenditure on DVD and VCD
6. Movies and Theatre	6. Home Linen	6. Home Linen
7. Eating Out	7. Home Accessories	7. Home Accessories
	8. Accessories	8. Gifts
	9. Gifts	9. Take-away/RTE meals
	10. Take-away/RTE meals	10. Movies and Theatre
	11. Movies and Theatre	11. Eating Out
	12. Eating Out	12. Entertainment Parks
	13. Entertainment Parks	13. Mobile Phone and Services
	14. Mobile Phone and Services	14. Household Help
	15. Household Help	15. Travel Packages
	16. Travel Packages	16. Club Membership
	17. Club Membership	17. Computer Peripherals & Internet
	18. Computer Peripherals and Internet	18. Beauty and Spa
	19. Personal Transport	19. Gaming
		20. Personal Transport
		21. Coaching/Training/Learning

Table 3: Categories of Consumption (TPK perspective Vol. 3, p.5)

Impact of the changing consumption patterns

These shifts in consumer spending patterns have several implications. Though income levels have been growing in the country, they have not kept pace with aspirations and desires. As a result, competition now and in the future will not only be from businesses that are operating within the same category but also from those in other categories. For example, a soft drink brand will need to understand that its competition will come not only from the rival brand or a local substitute like lemon water but also from across categories like mobile services. A young consumer with limited pocket money is being equally targeted by Airtel/ Vodafone/Coke/Pepsi, etc. This category collide has to be dispassionately understood, and business strategies reoriented. This has major implications for categories such as food and grocery, clothing and textiles and others.

Implications for Manufacturers and Marketers

Manufacturers and marketers need to gain a deeper understanding of consumer and shopper behavior (going beyond traditional consumer/market research), and then work out the appropriate value proposition and delivery channels for their basket of goods and services. Entrepreneurs and businesses seeking to diversify into new areas need to understand that there are incredibly large new business opportunities, but these require new business models (product, channel, consumer connect, delivery).

Redefining Consumption

The most important implication is still for manufacturers and marketers of consumer goods and services. The starting point should be to come out with a fundamentally different way of segmenting consumers and their consumption habits. We could classify two types of 'mass' consumption. This consumption class excludes those under 15 years of age (350 million); the ultra rich, who comprise about 5 per cent of the total population (about 30 million); and BPL families, who comprise about 28 per cent of the population (about 225 million individuals)-leaving a core of about 550 million consumers. This classification would be:

- Need-based merchandise and services
- Aspiration/lifestyle-based merchandise and services

Need-based Consumption Giving Way to Commoditization

Need-based consumption categories are increasingly becoming low-involvement items for these 'core' consuming classes. Low involvement, in turn, implies that consumers will be zeroing in on just one or two attributes for taking the buying decision such as, for example, the size of the LCD panel for the TV, the capacity of the refrigerator, the fibre composition of the garment/apparel and the confidence in the retailer/ brand. For these categories of consumption, the majority of consumers will optimize their purchases largely based on simple attributes of price and convenience (time efficiency) in order to release more resources (money, time, mental involvement) for the aspiration/lifestyle-based consumption categories.

This, in turn, would result in the rapidly diminishing power of manufacturers' brands operating in such categories, leading to a steady loss of branding and pricing power. Further, as these products and services become generic, they will offer limited room for differentiation. With the rise of global and regional giant mass merchants, technology and design become more universally accessible to most manufacturers and brand marketers, leaving them with a rapidly diminishing opportunity to differentiate brands. Finally, this will also lead to fickleness-or no brand loyalty-of the average consumer for products and services falling in this need-based consumption segment.

As far as India is concerned, the phenomenon is somewhat easier to explain. It is on account of a combination of factors (some of which have already been elaborated upon earlier): demographic shifts that are leading to massive shifts in consumption aspirations; entry of over 300 million new consumers to the consuming class in the last 20 years and the expected entry of another 200 million in the next 10; commoditization of technology and of manufacturing leading to open-source availability of product design, technical knowhow, and manufacturers; and changes in modern retail formats and multiplicity of retail channels that not only include the internet, direct selling, catalogues, and even TV shopping channels.

Unfortunately, there is not much that the owners of the current power brands can do to reverse this trend. At best, they can slow down the process in order to give themselves some breathing time to re-jig their current business to ride the next big growth opportunity area(s).

Shifting priorities influencing the buying behavior

To this 'core' Indian consumer, though 'low price' is still of primary importance, it will in the coming years steadily shift to a 'price-plus' platform. Here, the consumer will seek a greater balance of price with quality, convenience, consistency, innovation and shopping experience. The recent economic slowdown has made the Indian consumer's mindset more conservative, and this will remain so for some more years to come. Further, the 'shift to thrift' is redefining value-in terms of price, brand and quality. This trend is global, and most likely to stay long after the recovery of the global economy, and will be very applicable to Indian consumers too. Point of purchase (POP) will become more important, and will be the moment of truth for brands and retailers if they are to deliver their promise to the consumer. Hence, smart brands and retailers will spend more effort in-store in terms of improving not only store interiors but also the overall shopping experience, even if they are high value-seeking ones.

So far as shopping behavior is concerned, there is a strong increase in the trend of going shopping as a 'family' which, in turn, is on account of the increasing time poverty for most Indians in this core consuming class. Shopping together saves time for the family while also providing some additional time together. Modern retail (of which more details appear later) which offers 'all under one roof' options, optimizes for this core consumer-many dimensions including saving of time, enhanced shopping experience, and combining shopping with leisure and recreation. Hence, given a choice between traditional shopping markets and a well-planned, well-tenanted shopping centre (mall), this consumer is more likely to opt for the latter.

Consumer buying behavior towards consumer durables and appliances

Durable purchases by and large are group decisions for the three reasons: one it involves the considerable outlay of the family; second the user of the person may not necessarily be the one who actually pays for it; and third it is bought for the use of several members of the family. However, in certain cases unilateral decisions for the buying of durable item are taken by one member of the household, but it is not common. The buying decisions of such items are generally unique and irrevocable. These decisions are not taken frequently, rather taken very rarely, perhaps once and twice in one's life. The buying decisions of durables are by and large group decisions and complex ones. The durable goods are mass-produced in anticipation to consumers' demand and involve huge capital cost (Downham and Treasure, 1956).

Ownership of washing machine, refrigerator and other durables is found affected by living space and the supplementary area, as these items are physically large. Age did not affect the consumption of large number of items. Education had a positive effect on purchases of appliances. Indian middle class also consider these items of infrequent purchase as revealed by the study of Rahman and Bhattacharyya (2003 a). The average of kitchen refrigerator was five-and-a-half years and for a color TV was five years as per the exploratory study conducted in the campus of Indian Institute of Technology Roorkee (Rahman and Bhattacharyya, 2003 b).

The study further explores that the last period possession of a refrigerator had a positive effect on that period purchase of washing machine, but no effect on the purchase of the colour television. Similarly last purchase of washing machine increased the probability of purchase of refrigerator during the period of study, but remained neutral to the purchase of colour television. The last purchase of colour television did not affect the purchase of either refrigerator or washing machines. This implies that both washing machine and refrigerators were complimentary to each other. The current purchase of washing machine increased the probabilities of current purchases of both a refrigerator and colour television. Similar was the effect of current purchase of colour television on both refrigerator and the washing machine. But the current purchase of refrigerator was found indifferent to the current purchase of both washing machine and a colour television.

Socioeconomic conditions considerably affect consumer behaviour (Kim et al, 2002). Income affects the buying behaviour in terms of amount, type and prices of products purchased. High-income consumers put in more effort in information search. Utilitarian

evaluation criterion is inversely related to income. Income is more important in the buying of low social value product (Williams, 2002). When the income of the consumer is low, the consumer largely tends to focus price and performance attributes and with the increase in income the consumer becomes more hedonic and may start desiring goods from western nations (Kim et al, 2002).

The criteria which a buyer employs during information search and when selecting a consumer durable have generally the following attributes: Product Technology/Quality: Consumer durables are technology driven. The latest models, innovative features and improved performance levels are a definite attraction for the customer. The consumer's choice today depends on the premium quality and technology provided; Style: As most of the consumer durables are now a part of kitchen or drawing room furniture, reflecting tastes and lifestyles, the external features play an important role in purchases. The style of durables is turning into a big purchase influencer; Brand Image: The perception of the consumer about the brand name is becoming critical on account of the huge investment made in buying a consumer durable and its durable nature.

With the fast approaching disparity in both technology and prices, brand image is becoming a key purchase influencer; Price: The market has been very price-sensitive in the past. The intensity has increased as one moved down from the premium segment to the mass consumption range. However, of late consumers have started showing an inclination to buy medium price range products as opposed to low priced products. The consumer is becoming more sophisticated and beginning to recognize the value of premium quality; After Sales Service: As more and more brands of consumer durables are becoming more or less similar in terms of technology and price, the after-sales service has assumed a major influence in buying decisions. This factor is assuming a key role in the minds of the consumers, as the consumer durables are becoming more and more complex. Moreover, the latest technology requires professional help for full usage. Hence, the consumers are likely to depend more on service support. Some consumers buy durables that match /reflect their aesthetic taste and lifestyle/Personality(Elsasser and Solomon,2004).Also various personal intentions underlie the purchase decision making of the consumer like satisfaction, security, self concept, product attributes, etc (Richins and Dawson,1992;Griffin etal,2002).It is presumed that the consumer adopts extensive problem solving behavior with more time and search, evaluation process accorded for durables in consonance with the financial value, personal/social importance and visibility accorded to the product/purchase act.

Consumer behavior analysis – opportunities

Demand for consumer appliances continues to grow

As India continued to prosper economically, demand for consumer appliances remained strong during the review period, notwithstanding dips in growth rate. The benefits of sustained growth by way of higher disposable incomes, greater media exposure and increased retail penetration are now reaching into the vast middle class of the rural and semi-urban markets, who are willing to purchase appliances to improve lifestyles. The movement of the information technology sector, especially BPO/KPO into smaller cities exposed these cities to a young population and transplanted demand for appliances. Internet retailing enabled places with poor physical retail presence to also order appliances—opening up new tracts of the country to demand.

Energy ratings become points of differentiation

Consumers are willing to pay more for higher-star ratings in consumer appliances, as the higher the rating, the less energy is consumed. Over the review period, electricity costs rose substantially across India, leading consumers to either curtail or delay purchase, or to opt for small capacities. In this scenario, more energy efficiency meant less expense for higher

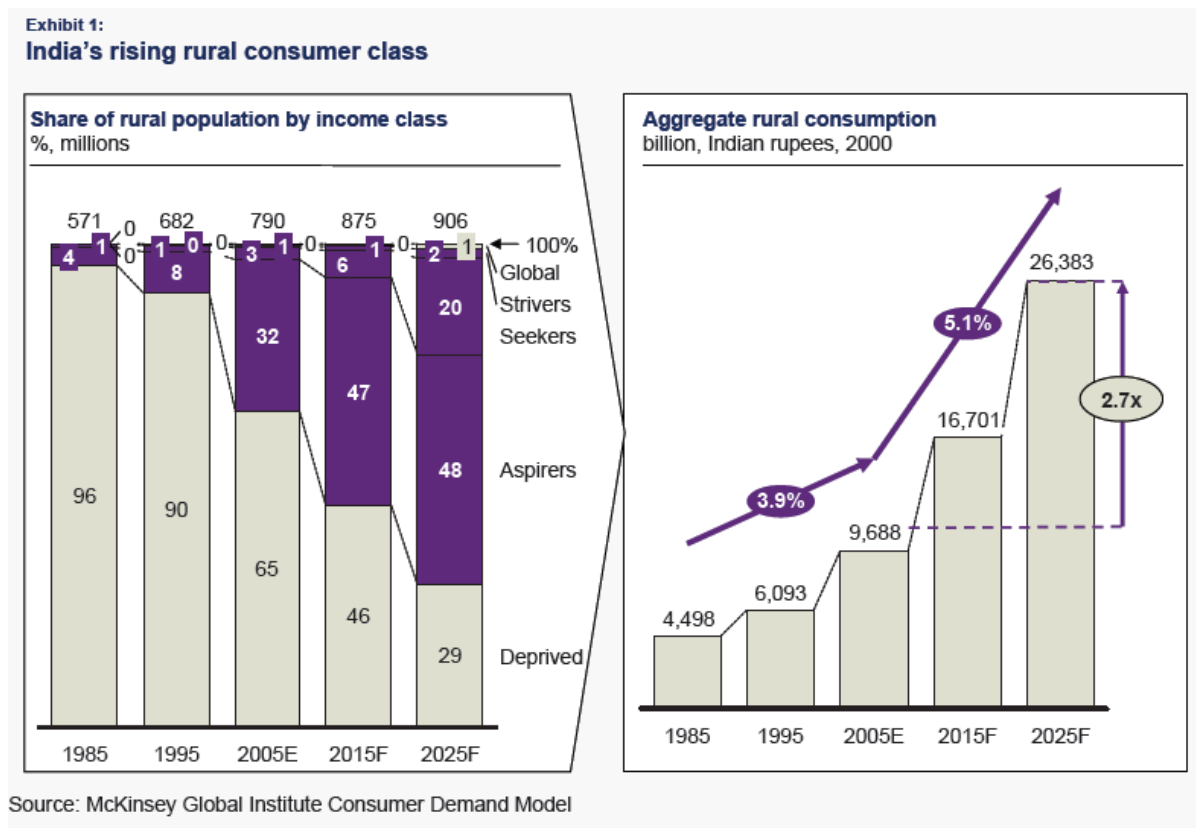


Figure 4: Rise in rural income and consumption

capacity. Recognizing this as a decision factor, companies prominently highlighted the star ratings, their research, and the benefits that consumers got in running costs by preferring them to others. In turn, demand pushed companies to invest more time and research and funds into their appliances to make them more efficient.

Rising commodity prices, and exchange rate woes impact costs

Commodity prices rose steadily through the review period. Steel, glass and plastic all became more expensive as production costs of fuel and manpower rose. Over the review period, India also integrated much more deeply with global supply chains with the result that the depreciating rupee drove up import costs of several crucial components like circuit boards, high end appliances and logistics expenses. Wary of dampening demand in the Indian market place, companies absorbed some of these rises, but inevitably passed on some costs which showed up in higher average prices. A hike in excise duty did not help matters either.

Replacement cycles shrink

Consumers are replacing their older equipment much faster than ever during the review period. This reduction in the replacement time has happened over the review period because of greater exposure of consumers to new trends, styles and much more points of sale by way of physical stores and internet retailing. With disposable incomes rising, consumers had the option of replacing older appliances with newer, more expensive ones without straining resources. This is a cultural shift that is especially heartening for large appliances like refrigerators, automatic washing machines and window air conditioners.

Demand for consumer appliances to remain strong

India's economic growth is expected to increase by 5% a year over the forecast period, though pressures of inflation and fuel costs driving up costs remain. These pressures are offset by the fact that most appliances still have very low penetration in India, leaving massive growth headroom. Disposable incomes are forecast to grow steadily, and retail expansion is expected to bring appliances to every nook and cranny of India. E-commerce has taken strong roots now across cities, opening up a whole new channel of outreach.

Aspiration for a better life

As millions of economically deprived households move into the lower strata of the middle class Segment, they will begin to be able to afford and demand products and services beyond food and clothing. Increasing penetration of media and infrastructure facilities will expose the rural India to urbanized lifestyle and fuel the latent desire for improved living standards. Together the aspirants' from rural and urban areas will push up demand for goods and services at the lower end of the spectrum.

Online buying behavior

In the last decade, India has made a name for itself as a tech player. But that reputation, however well deserved, belies important limitations - and these are having a big effect on the development of online commerce. For a start, Internet penetration is still very low, with only 8.4% of the population online. Then there is India's great size, unpredictable logistics and creaky transport. Bricks-and-mortar retailers, many of whom have cultivated rich and long-lasting relationships with their customers, offer tough competition. And finally, 90% of all retail transactions are conducted in cash; online works best with plastic or electronic money. No wonder, then, that e-commerce accounts for less than 1% of total retail sales (compared to more than 4% in Brazil).

Most bought 'travel' products were train tickets at 83 per cent and air tickets at 58 per cent. Most bought 'non-travel' products were mobile phones and accessories recording 56 per cent responses. Computer hardware and consumer electronics contribute 35 per cent each and movie tickets stand at 30 per cent.

Though not hugely upbeat, but there are enough statistics now which is directing towards the change in online buying behavior of Indians beyond metros. As per last e-commerce census by Ebay, 3,296 Indian cities shopped online in 2010 and of this, 2234 were Tier-2 & Tier-3 cities. Founder of naaptol.com, a best deal marketplace site says that 90% of his business comes from rural India. The company advertises its deals across product categories in newspapers and customers in the rural market are placing orders—not at the click of a mouse but by punching in the contact number given in the ads. As per the March 2011 data for online banking in India, 48% of users are from metros and 52% come in from non-metros, while last year the data was different with 57% from metro & 43% from non-metros. Yet another e-commerce site Letsbuy.com has sold LED TVs of as high value as Rs. 1 lakh and above in tier 2 and 3 towns where the product is not available through normal retailers.

71 percent Indians trust recommendations from family when making an online purchase decision, followed by recommendations from friends at 64 percent and online product reviews at 29 percent. Half the Indian consumers (50%) use social media sites to help them make online purchase decisions. Online reviews and opinions are most important for Indians when buying Consumer Electronics (57%), Software (50%), and a Car (47%). More than four in ten Indians are more likely to share (post a review/ Tweet/ review) a negative product or service experience online than they were to share a positive experience. Professionals beware of Social Media Monster! Another e-shopping behavior worth noticing is when shopping online, one third of Indians (33%) purchase from websites which allows them to select products from many different stores. Demographically speaking, out of 29

million Indian households who have internet, 4 in 5 are 'daily' users. Daily users' base grew at 33 per cent. Almost 2/3rd of all internet users are employed and 71 per cent of the employed ones 'head' of their households. 2/3rd of online Indians belong to SEC A,B and C, with claimed 'average' monthly family income of `18,720; 1 in 4 have a credit card. Female user-ship 'inch' up further at 27 per cent but 'housewives' E-tailers should make their website safer and assure customers for delivery of their products. It has Positive effect attitude toward online shopping on online shopping behavior of consumers indicate that considering attitude variables make a substantial contribution in online shopping. Also, subjective norms have positive effect on shopping behavior. This means the more people suggest e-buying to each other, the more this buying method will be popular among people. This makes necessary the use of word of mouth marketing for retailers. Domain specific

Innovativeness has positive effect on online shopping behavior. This means that marketing specialists should target this society in their marketing strategy formulation for better effectiveness of their marketing program.

Why is e-commerce not thriving in India?

Though online shopping has witnessed exponential growth in India, it is nothing as compared to west US/ UK or east (South Korea) and worst is, it's growth is limited to segment like online travel booking (primarily train) and stock trading (which actually is not pure e-commerce).

The main reason why Indians don't shop online is that they don't get any real value or incentive. Also they are wary about fraud, delivery and customer service and their fears are not imaginary. A number of them are way to reluctant to use net banking or online shopping with the fear that their bank/credit card details might be stolen.

Many consumers who buy online for the sake of convenience have not had very pleasant experiences. There are too many cases of delayed delivery, damaged or inferior goods, quality issues and even instances of cheating where the goods were never shipped. But the worst is that most of the goods are actually priced more than their actual price. Some sites like rediff and indiatimes do sell some cheap items and snapdeal is trying to get best offers but then they are mostly unbranded or low quality Chinese goods. Here in India, you cannot expect anything from your online merchants; no killer deals or exciting prices, no delivery guarantee, no after sales support or replacement warranty.

One very big hurdle to the Indian online shoppers is the charges levied on them by the credit/debit card payment gateways. You would probably be shocked to know that few gateways charge upto 7% on the transaction amount. When online shops use such a gateway they are forced to pay Rs.7 for every 100 rupees that is collected using the gateway. This is no exaggeration. You could check this yourself by visiting www.abcpayments.com. They charge 7% for their least package. Compared to US gateways which offer sub 1% transaction charges, this is way too high.

Yet another reason is that the retail boom in India has enticed many players into e-commerce and is very strong technically but fails on other important aspects such as service, value addition to consumers, etc.

Future of e-shopping in India

India is developing rapidly and if development is to be measured, how can we ignore the role of e-commerce in it. The internet user base in India might still be a mere 100 million which is much less when compared to its penetration in the US or UK but it's surely expanding at an alarming rate. The number of new entrants in this sphere is escalating daily and with growth rate reaching its zenith it can be presumed that in years to come, customary retailers will feel the need to switch to online business. Insights into increasing demand for broadband services, rising standards of living, availability of wider product ranges, reduced prices and busy lifestyles reveal this fact more prominently thereby giving way to online deals on gift vouchers. Going by the statistics, the E-commerce market in India was worth about \$2.5 billion in 2009. It rose to \$8.5 billion by 2011 thus depicting a definite surge in the last two years. According to a statement released by the Internet and Mobile Association of India (IAMAI), these figures would reach up to \$12 billion by the end of 2012! To understand this scenario, we can divide E-commerce into three broad categories which include physical services, physical goods and virtual goods. Another category that is gradually making its mark is the local commerce (coupons, yellow pages, classifieds etc.) which offers significant overlaps with E-commerce.

The 1st category of physical services is definitely the major contributor which includes travel ticketing, jobs, matrimonial and event management websites with travel sites accounting for 75% of all E-commerce industries! It provides attractive deals too.

The 2nd category of physical goods is the one currently gaining considerable attention, thanks to the hype created by new startups/stores being launched daily. Leaders in this division are Flipkart, Infibeam, Homeshop18, Indiatimes, Naaptol, Letsbuy etc. each of which offers everything from mobile phones to pet food.

Country	Sales in \$ Billion	
	2012	2016
India	1.6	8.8
Australia	23.2	35.4
Japan	63.9	97.6
China	169.4	356.1

Table 5: Source: Forrester

The 3rd and final category of virtual goods and gift vouchers like online music, software's, movies, games, Taj Hotel gift vouchers, Reebok gift vouchers, Pizza Hut gift vouchers etc. have been relatively lagging behind in India as compared to Europe and America, primarily due to piracy concerns and the social perspective of Indians. But the scenario is expected to change with the digital downloads segment expected to grow in the Indian E-commerce

market due to the explosion of mobile devices and the services available over the Internet at special discounts.

Certain unique attributes of the E-commerce industry in India such as cash on delivery mode of payment and direct imports that lower costs considerably are probably going to bring about a speedy growth in this industry in years to come.

According to the latest research by Forrester, a leading global research and advisory firm, the e-commerce market in India is set to grow the fastest within the Asia-Pacific Region at a CAGR of over 57% between 2012-16. The report, titled "Asia Pacific Online Retail Forecast, 2011 To 2016," has been issued by Forrester Research Inc. Analyst Zia Daniell Wigder, with Steven Noble, Vikram Sehgal and Lily Varon. E-commerce in India has exploded in 2012, Indian e-shoppers will have a good time getting great deals and services online. A recent pan-India report released by Com Score Inc reveals that online shopping in India has touched a growth rate of 18 per cent and is only likely to grow further. The report found that nearly 60 per cent of citizens in India visited a retail site in November 2011, with the number of online shoppers increasing by 18 per cent in the past year. E-commerce can become an integral part of sales strategy while it is one of the cheapest medium to reach out the new markets, if implemented successfully, it offer a smart way of expansion & doing e-commerce attribute to the successful implementation to carefully understanding the products & services, customers and the business process, easy -to-use system to extend the business on the web.

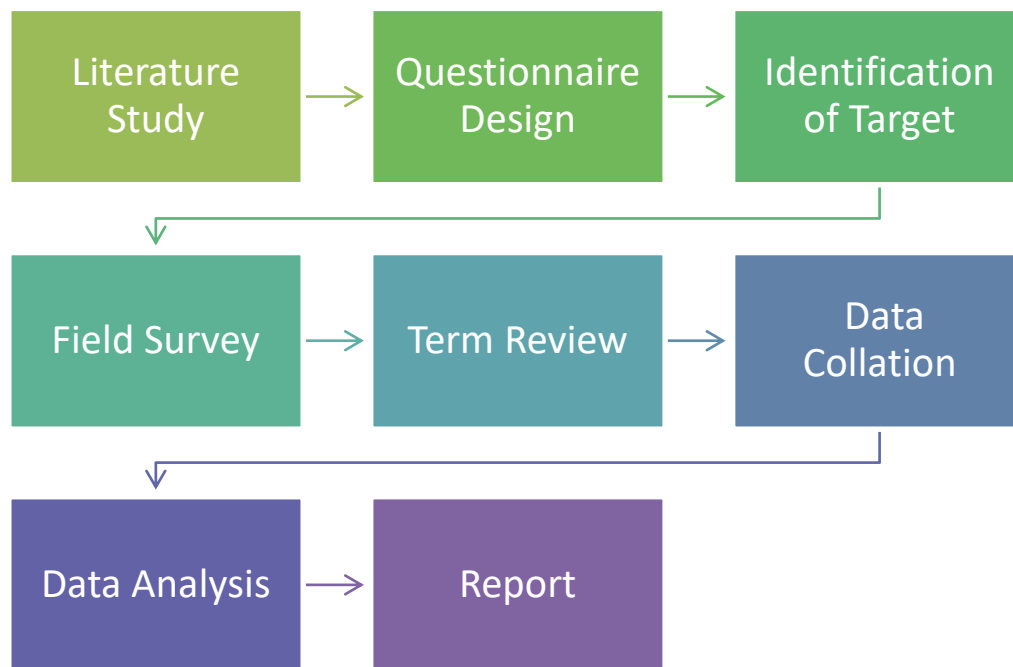
A new report by the Boston Consulting Group says online retail in India could be a \$84-billion industry by 2016 — more than 10 times its worth in 2010 — and will account for 4.5 per cent of total retail.

The e-commerce platforms maximize its reach to the potential customers and provide them with a convenient, satisfying & secure shopping experience.

Research Methodology

The study was conducted by gathering data from primary sources as well as secondary source as both are necessary for completion of the project. The secondary data was collected from various trusted journals and articles on consumer behavior. The initial set of primary data was collected from the survey floated online and offline and then by doing stratified sampling by making strata of the target group by assessing their age group, income and gender. The data was then be analyzed using Microsoft Excel.

- **Source of data:** Primary Data and Secondary Data
- **Method of data collection:** Survey
- **Sample Size:** 84 respondents
- **Method of sampling:** Data collected from respondents in malls, using email questionnaire and using Facebook.
- **Steps involved in carrying out the project –**



Literature Study – First month was devoted in understanding of the Project, by doing an evaluated secondary research. Many journals and papers were studied to understand the concepts.

1. Questionnaire design – A questionnaire was designed considering the project objective. The questionnaire had to be simple to answer yet had to bring out the important information.
2. Project outline – Next month dedicated to outline the expectations of the project. That included understanding the project objective, finalizing the methods of data collection.
3. Field Survey – The survey was done in malls of Delhi. Email questionnaires and social media (facebook) was used to collect data.
4. Term reviews – Reviews were conducted with Prof. SK Garg.
5. Data collation & Analysis –The data was surveyed by sending the online survey form via e-mails and various social media platforms like facebook etc. The survey involved answering of different questions some of which had restriction in terms of the number of option that can be chosen. A few questions were based on the rating scale along with a couple of demographics questions. The data collected was analysed using MS Excel as the sample size was small.

Data Analysis

The data analysis is the outcome of the survey taken by 82 respondents. The survey was designed to elicit information from the respondents about the brand perception as well as the difference in brand personalities offline and online.

Demographics of the sample

Of the 82 respondents, 36 were in the age group of 16 to 24, 44 were in the age group of 25-34 and 2 in the age group of 35-44 and 2 in the age group of 55 and above. Also of the 84 respondents 26 were female and 58 male. Another important consideration was the use of online platform to purchase goods. 86% of the respondents purchase goods both online and offline. About 10% purchase goods only offline and the remaining prefer to purchase goods exclusively online.

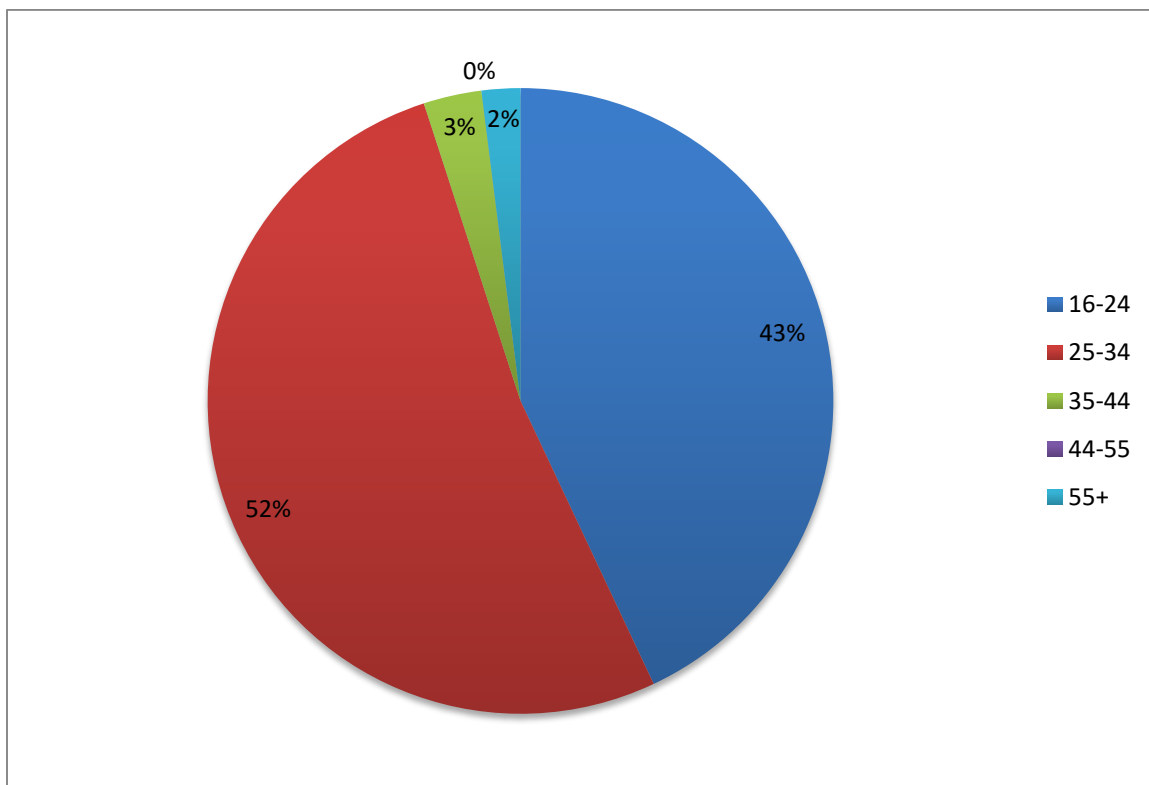


Figure 6: Age-wise Distribution of the Sample

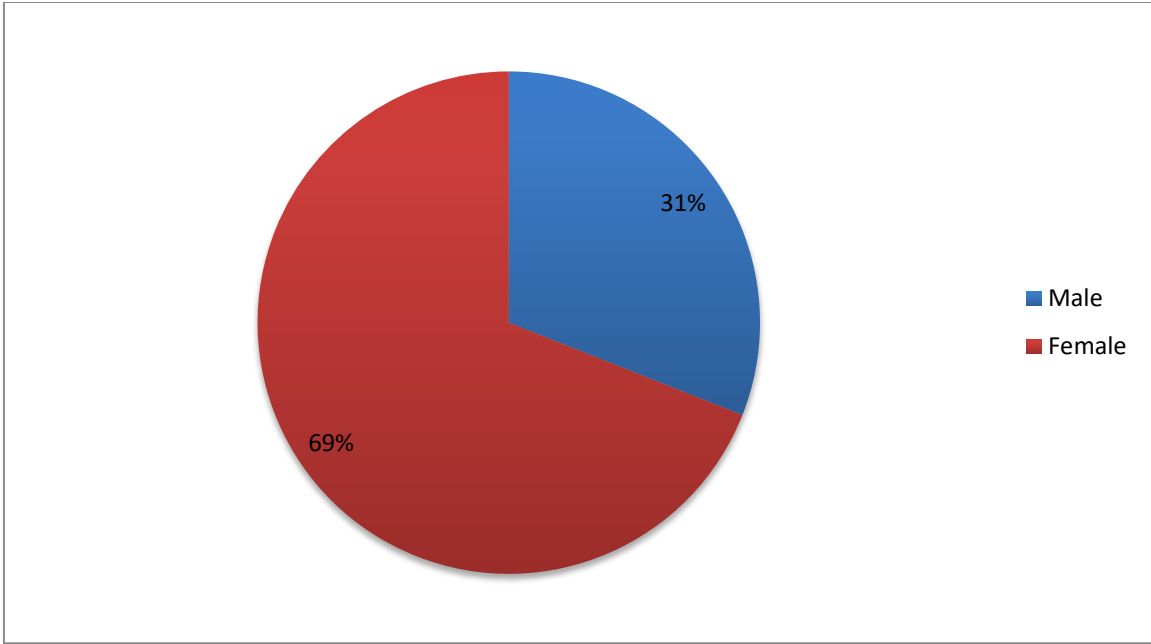


Figure 7: Gender-wise Distribution of the Sample

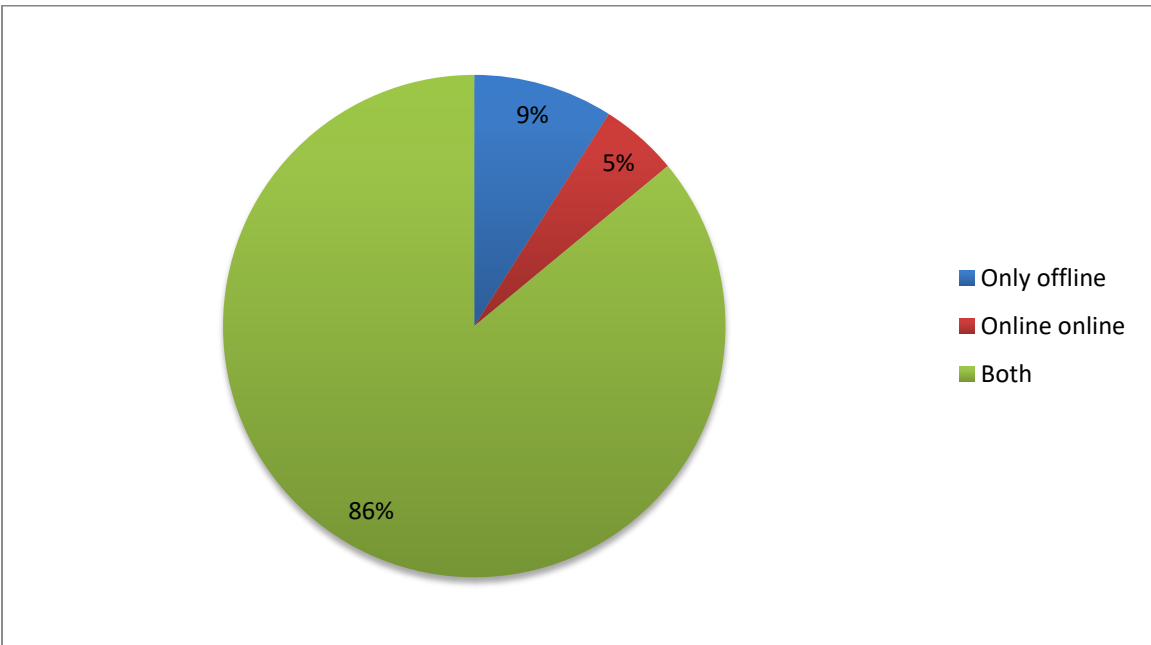


Figure 8: Distribution Based on Purchase Habits

Observations

The results in the form of raw data obtained for each question in the survey are as follows:

1. When selecting a maker of electrical/electronic goods, please rank these 4 criteria in order of importance, 1 being the highest and 4 being the least

#	Answer	1	2	3	4
1	Customer Service	5.13%	17.95%	41.03%	35.90%
2	Innovation	14.63%	29.27%	19.51%	36.59%
3	Quality	65.79%	26.27%	2.63%	5.26%
4	Price	18.42%	39.47%	28.95%	13.16%

Table 5: %age distribution of various criteria when selecting a white goods vendor

2. What else influences your purchase decision?

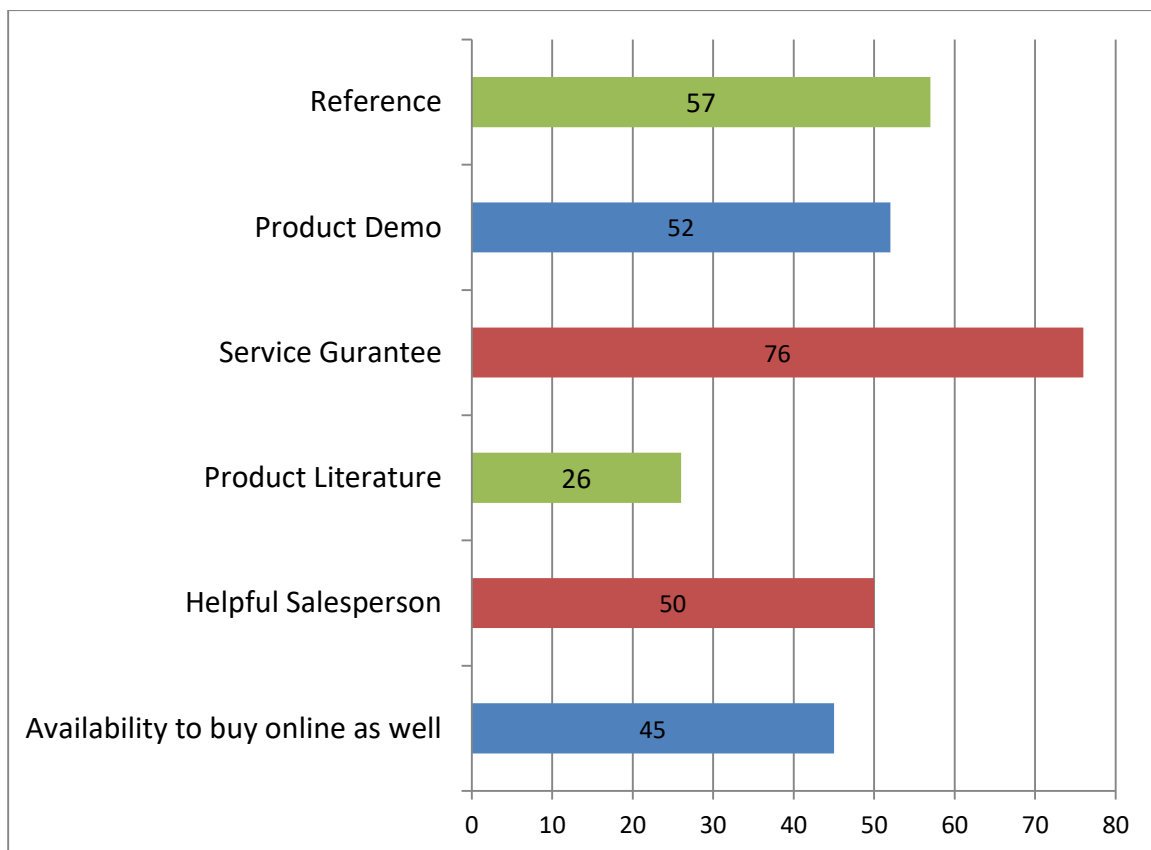


Figure 9: Bar chart representation of the factors influencing purchase decision

3. Rate the following attributes for the brand Samsung

#	Question	Very Good	Good	No Opinion	Bad	Very Bad
1	Customer Service	2	38	38	2	4
2	Innovation	8	58	14	0	4
3	Quality	10	58	10	2	4
4	Price (Very reasonable to very unreasonable)	8	56	16	0	4

Table 6: Samsung's score in the various brand perception attributes

4. Are you aware of brand SAMSUNG in the white goods segment? (White goods would mean consumer durables like - Refrigerators, Washing Machine and A.C etc)

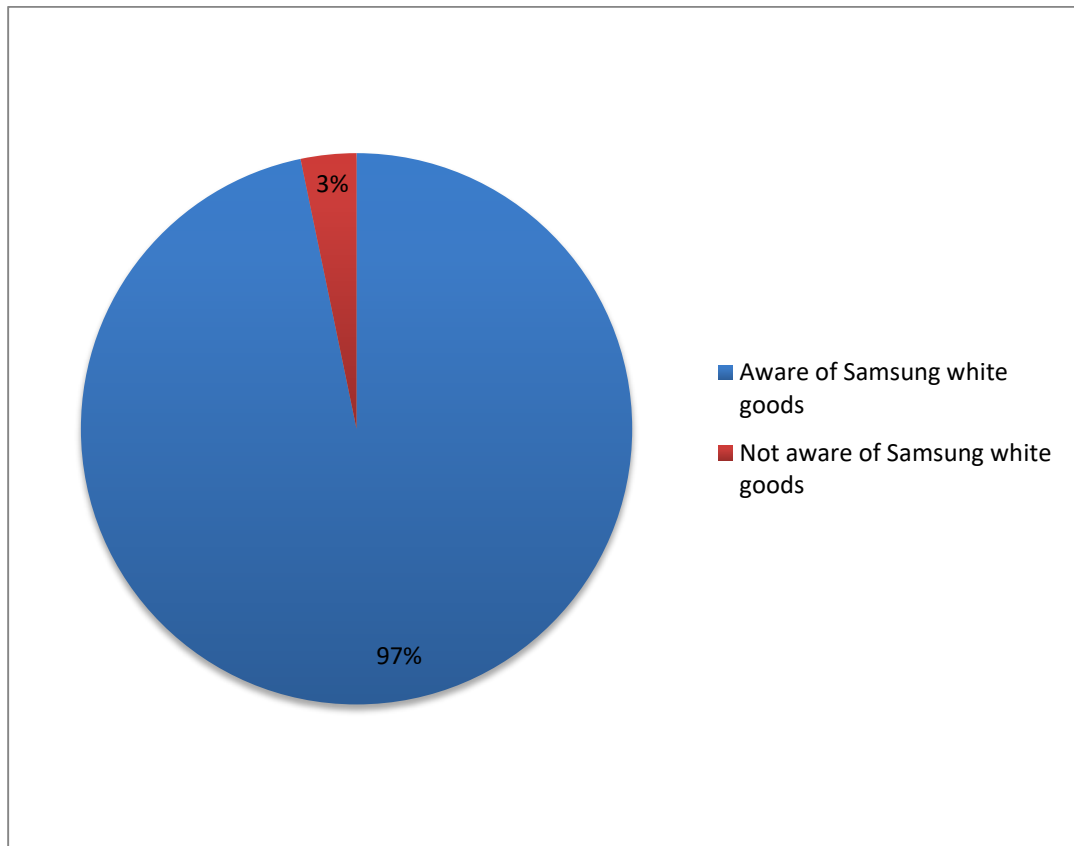


Figure 10: Awareness

5. What OFFLINE brand personality attributes would you associate with Samsung, if it were a person? (choose at least two, at most three)

#	Answer	Response	%
1	Sincerity (Down to earth, Honest, Wholesome, Cheerful)	26	31
2	Excitement (Daring, Spirited, Imaginative, Up-to date)	26	31
3	Competence (Reliable, Intelligent, Successful)	60	71
4	Sophistication (Upper class, Charming, Prestigious)	22	26
5	Ruggedness (Outdoorsy, Tough)	12	14
6	Affection (Likable, Glamorous)	10	12
7	Popularity (Popular, Unique)	42	50

Table 7: %age & absolute no. of responses for various Brand Personality attributes

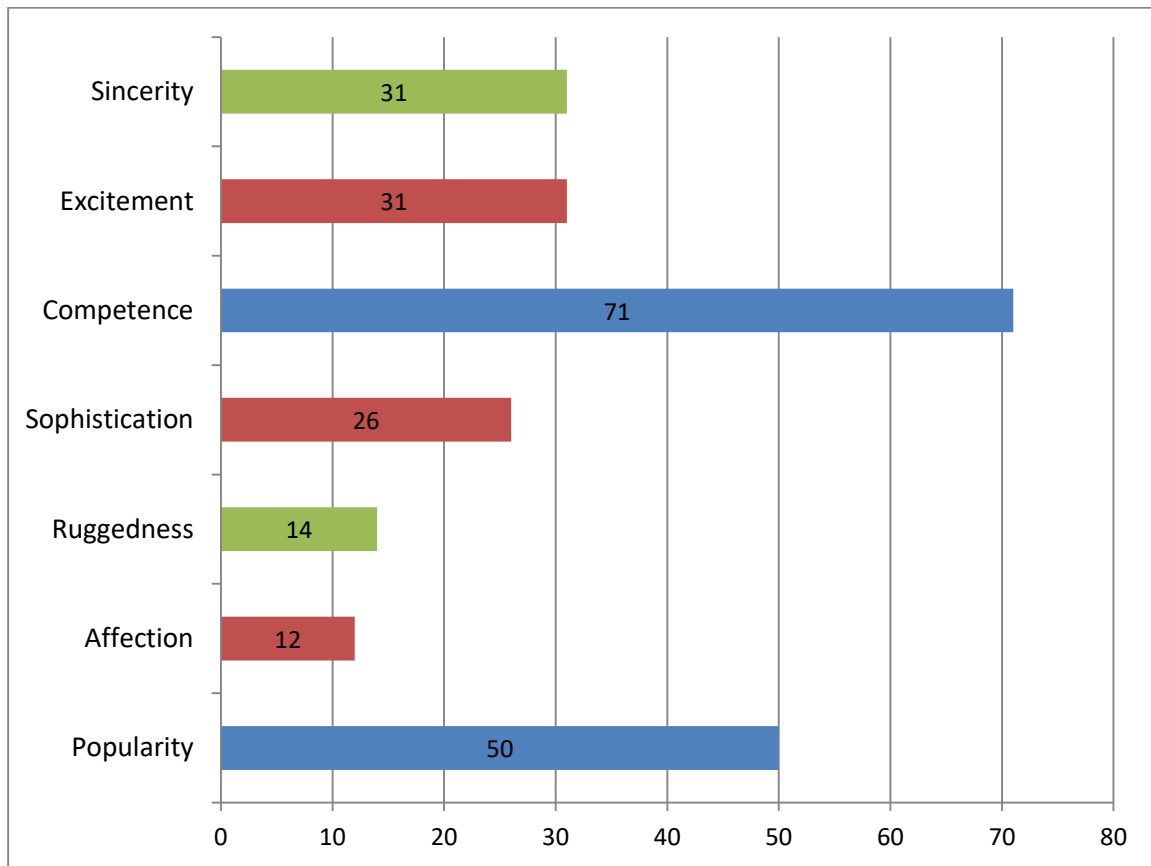


Figure 11: Bar graph representation of offline Brand personalities of Samsung

6. What ONLINE brand personality attributes would you associate with Samsung, if it were a person in the virtual world? (Choose at least two, at most three)

#	Answer	Response	%
1	Sincerity (Down to earth, Honest, Wholesome, Cheerful)	28	33
2	Excitement (Daring, Spirited, Imaginative, Up-to-date)	34	40
3	Competence (Reliable, Intelligent, Successful)	44	52
4	Sophistication (Upper class, Charming, Prestigious)	36	43
5	Ruggedness (Outdoorsy, Tough)	8	10
6	Affection (Likable, Glamorous)	16	19
7	Popularity (Popular, Unique)	34	40

Table 8: Online Brand personality of Samsung

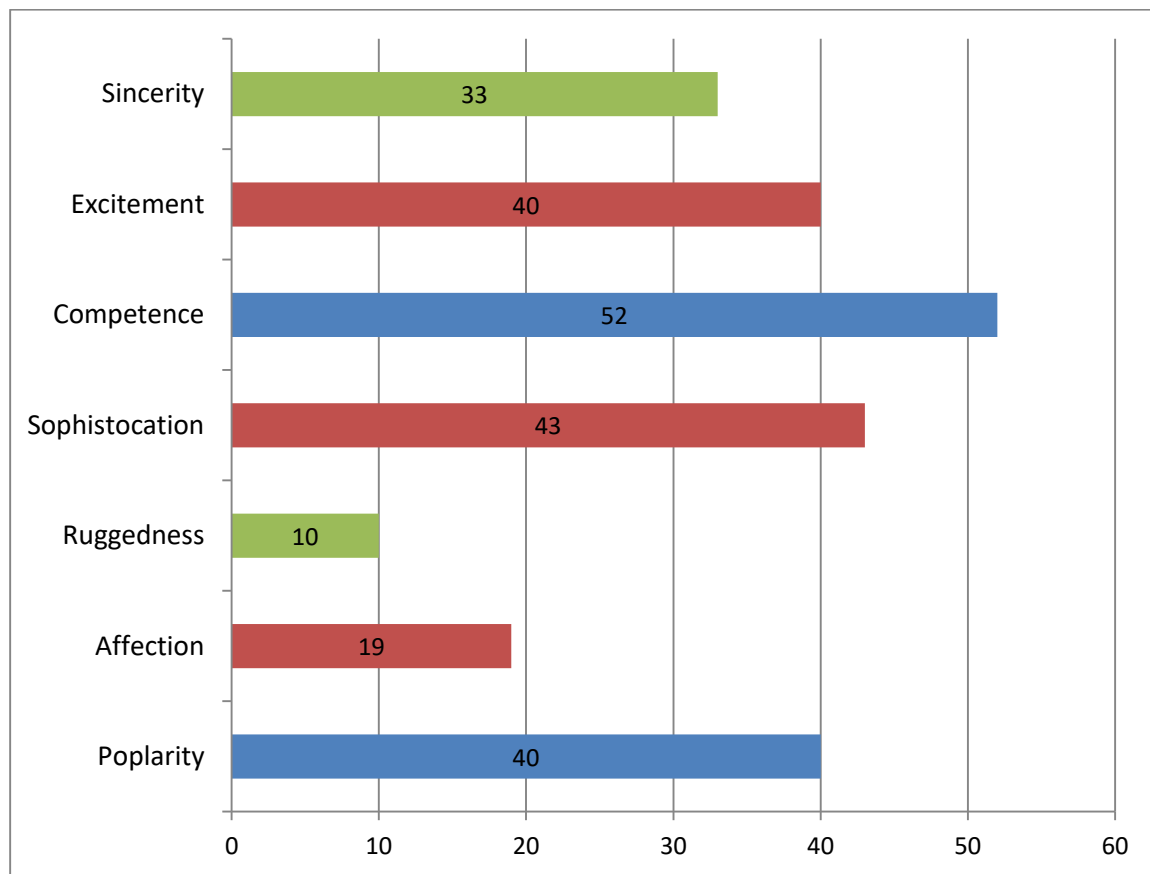


Figure 12: Graphical representation of Online Brand attributes of Samsung

7. Motivation Behind buying a product Online:

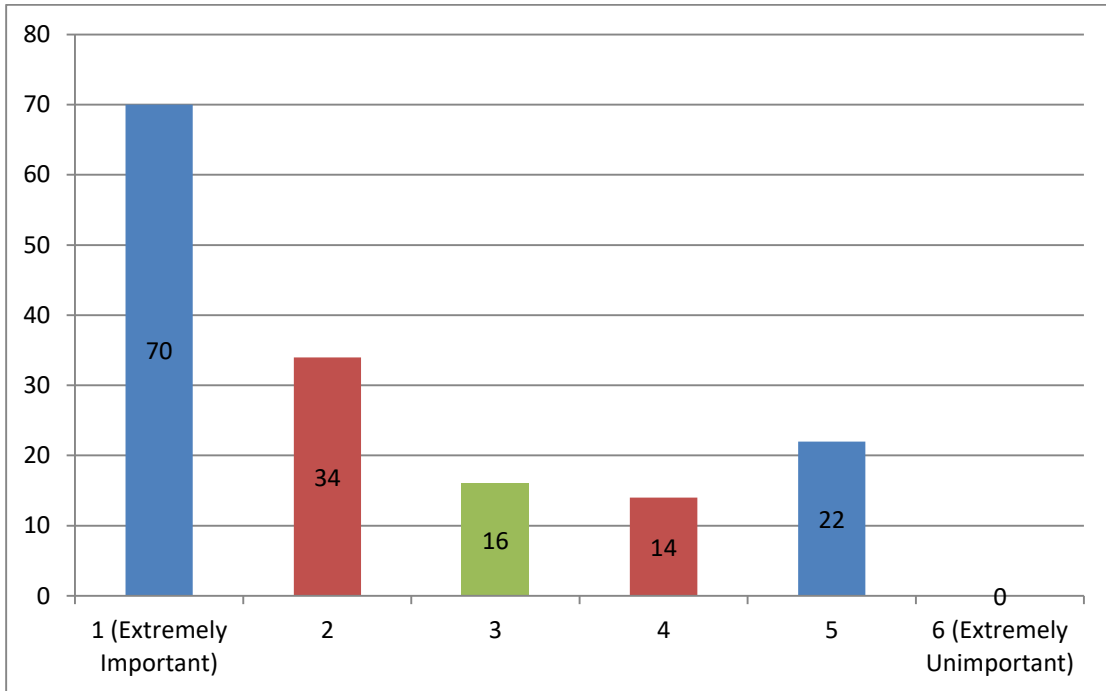


Figure 13: Ease of Payment

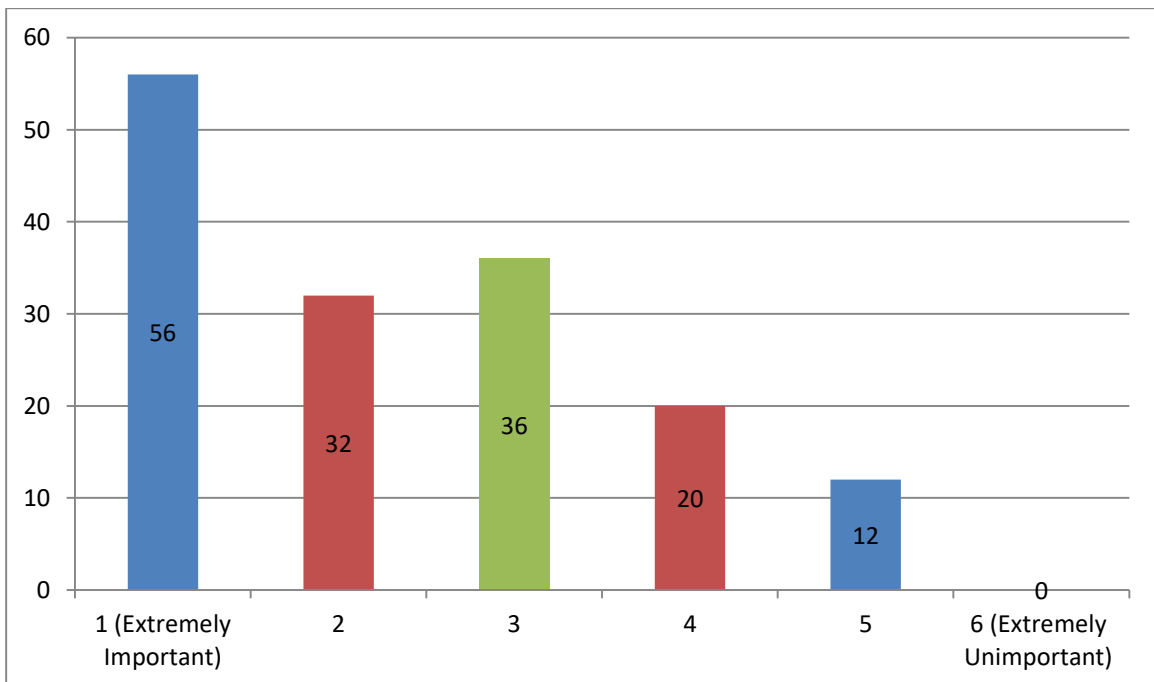


Figure 14: No Hidden Cost

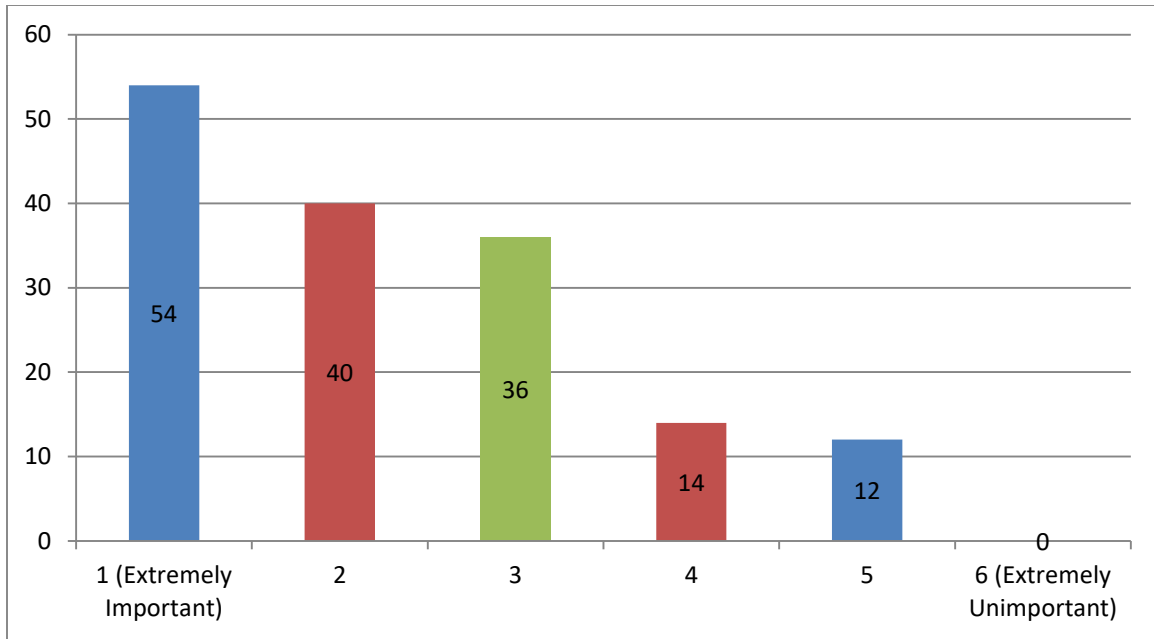


Figure 15: Wide Range of Products

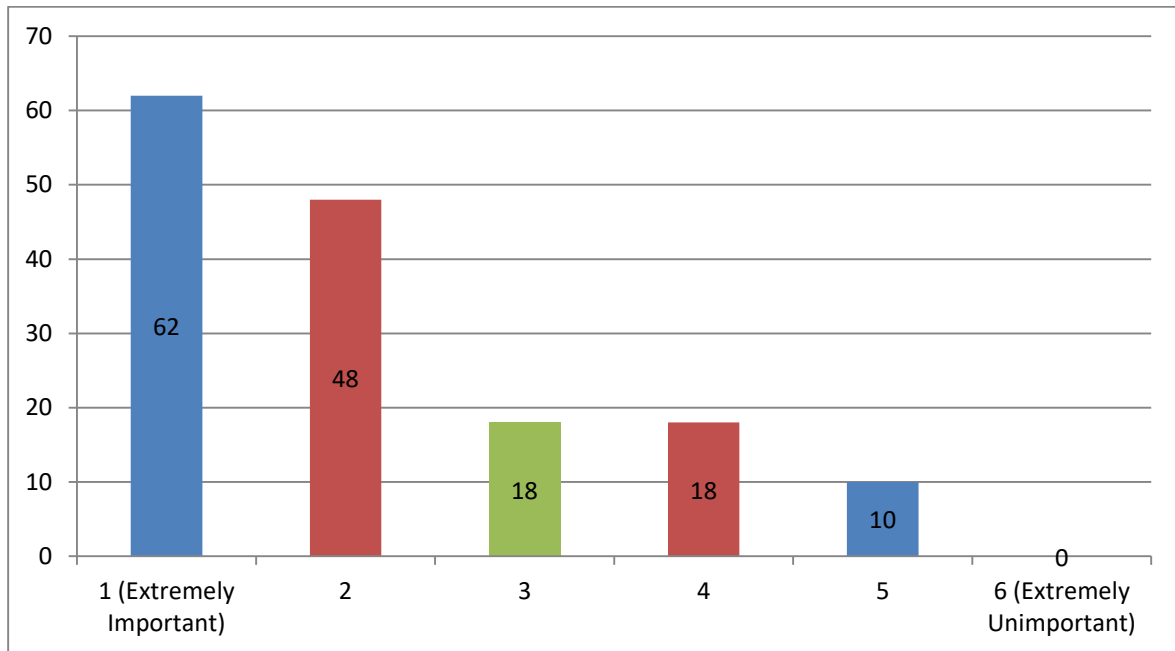


Figure 16: Discount Available

While tracing the motivation behind customers to buy online, we observed that around 40% of the respondents were motivated due to the ease of payment.

Another 35% thought that no hidden cost was the best part about online buying.

Another 35% felt that online shopping provided them with a wide array of products to choose from which inclined them towards online buying.

40% also thought that availability of discount was a good motivation for them to buy online.

8. Major Concerns while shopping Online:

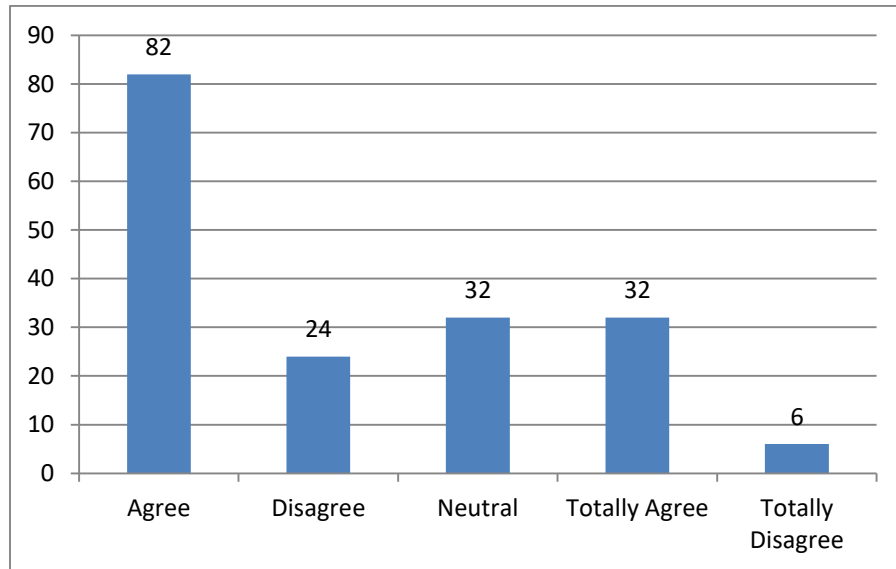


Figure 17: Product Quality

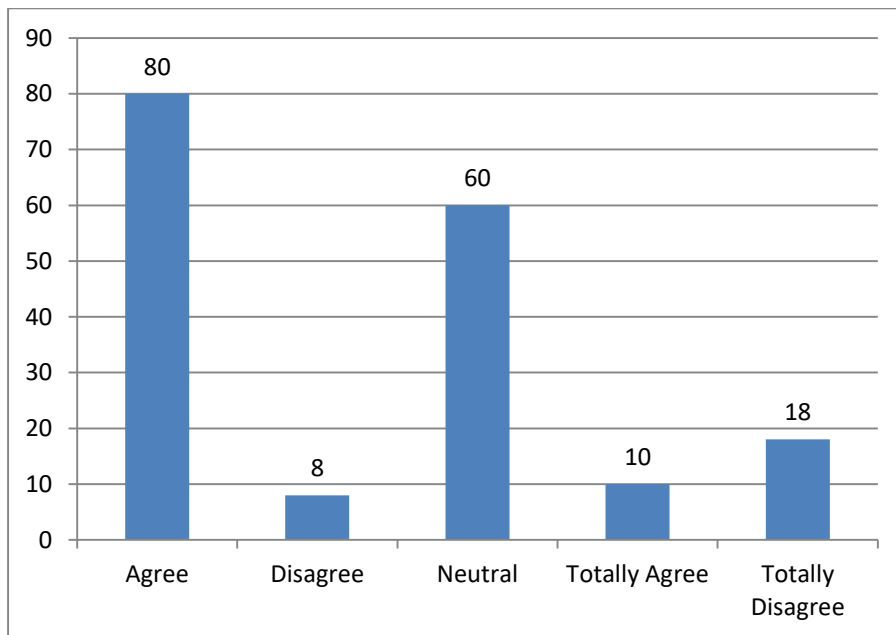


Figure 18: Cannot Bargain/Negotiate

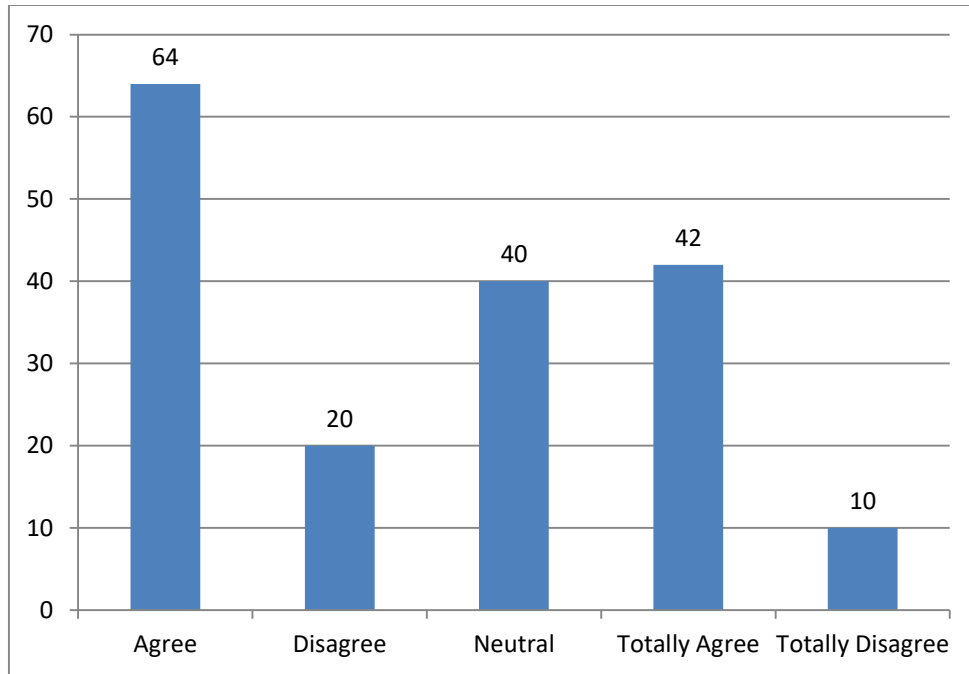


Figure19: No Touch or Feel of the Product

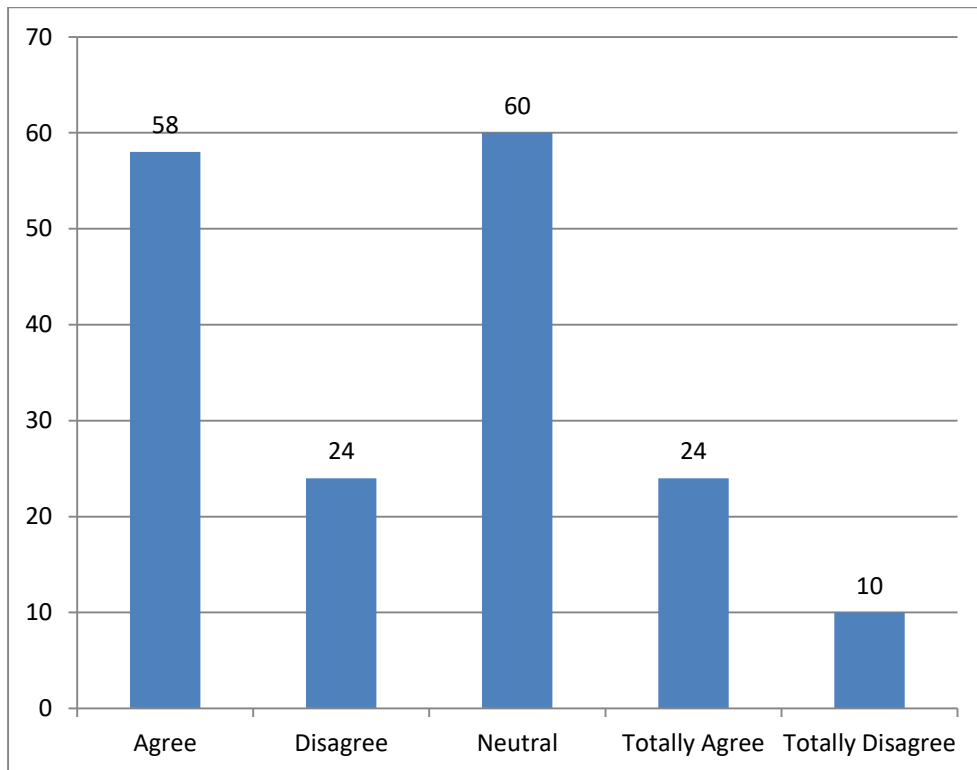


Figure 20: The Wait for Delivery

The main reasons of concern over online shopping observed by the respondents was mainly that of product quality followed by that of credit card misuse and unable to touch/feel the product before buying it.

Conclusion

1. Competence emerged as a leading personality on both online and offline space. So there is a stronger degree of match for this attribute, although people expect Samsung to be more competent offline than online
2. Other attribute that showed a similar trend is „Sincerity“, where offline and online percentages were 31 and 33 respectively.
3. When it came to excitement, people gave a slightly higher percentage online than in the offline world which goes to show that Samsung as a brand is perceived more excited in the online world. Same is the case with affection; Samsung is seen as more affectionate online than offline
4. But when it came to ruggedness and popularity people thought Samsung was more rugged and popular in the real world than in the virtual world. This is also substantiated by the fact that only 5% of the respondents liked Samsung on Facebook or followed Samsung on twitter
5. Largest difference was seen in terms of Sophistication. Degree of match is the least in this case as people perceive Samsung to be twice as sophisticated online as offline.
6. On the whole however, offline personalities scored higher number of total percentage points than online, which probably says that Samsung is viewed more as an Offline person than online.
7. From the survey it is found that customers give maximum weightage to Quality when it comes to purchase of white goods. This is followed by price, then customer service and the least importance is given to innovation. This might be because the life time of a white good is generally close to a decade and considered a costly investment. Thus, they expect the goods to last that long which is why quality is given utmost importance. People are generally price sensitive when it comes to durables as they wouldn't want to spend a huge amount on something that they might not end up liking. Innovation scored the most number of 4th ranks probably because innovation doesn't happen at a rapid rate in the white goods segment as these are fairly long term investments
8. As we can see from the bar graph obtained that the major factor influencing the purchase decision of consumers is if the brand offers a service guarantee with 76%. The second factor that comes close to making a big impact on the buying decision is reference by a known source with 56% of respondents voting in its favour and the third major factor being a good product demo going up to 52%. Product literature however seems to have not done so well to influence the consumer's perception of a brand and alter their decision much with only 26% respondents voting for the same.

9.

#	Dimension	Offline %	Online %
1	Sincerity (Down to earth, Honest, Wholesome, Cheerful)	31	33
2	Excitement (Daring, Spirited, Imaginative, Up-to date)	31	40
3	Competence (Reliable, Intelligent, Successful)	71	52
4	Sophistication (Upper class, Charming, Prestigious)	26	43
5	Ruggedness (Outdoorsy, Tough)	14	10
6	Affection (Likable, Glamorous)	12	19
7	Popularity (Popular, Unique)	50	40

Table 9: Comparison of Online and Offline Brand personality

On comparing the results obtained for online and offline brand personalities, we have the following degrees of match between the two.

Degree of match between online and offline personalities	Brand personality dimension
Strong	Competence, Sincerity
Average	Excitement, Ruggedness, Popularity
Weak	Sophistication

Table 10: Degree of match

10. Samsung that has both online and offline presence received highest appreciation for its quality followed by innovation. However the customer service is nowhere on the high quality mark chart
11. The top 3 reasons for motivation for the consumers behind shopping online were:
 - Ease of payment
 - Availability of discounts when bought products online
 - Wide range of products to choose from.
12. The top 3 concerns faced by consumers when they shop online were:
 - Quality of the product
 - Credit/Debit card misuse
 - Not possible to touch or feel the product

Learning from the Project

1) Application of concepts, tools, techniques and skills learnt

- 1.1 Literature study on **Marketing Strategies and Techniques** was of great help in understanding the market. It also helped in achieving one of the major objectives of the project which was to understand the consumer behaviour.
- 1.2 Study of **Market Research** was of great help in understanding the concept of sampling properly which was of utmost importance in this project.
- 1.3. Study of **Economics** was helpful in understanding economic factors which affects buying behaviours. It was also useful to understand relation between qualities perceived by the consumer and the price which they are ready to pay for the given quality of product.
- 1.4. Study of **Communication Skills** was of great help to interact with the respondents to convince them for sharing the information needed.

2) New knowledge, tools, techniques or skills that were picked up during the internship

- 2.1 The project gave a practical experience of understanding consumer buying behaviour in this industry. The target customers for this survey were the corporate houses. It was a very good opportunity to learn how to convince them further for filling the questionnaire.
- 2.2 Script Writing, Implementation of secondary research plans, Questionnaire modification, Web technology and understanding of Importance of Social Media.
- 2.3 Data Analysis was done using Excel. During the project

3) Augmentation

Augmentation of soft skills: Writing Skills, Presentation Skills, Communication Skills. It helped in building more Confidence and efficacy.

Questionnaire

- 1) What age group are you in?
 - 16-24
 - 25-34
 - 35-44
 - 45-54
 - 55+
- 2) You are:
 - Female
 - Male
- 3) Do you buy goods both online and offline?
 - Only offline
 - Only Online
 - Both
- 4) When selecting a maker of electrical/electronic goods, please rank these 4 criteria in order of importance, 1 being the highest and 4 being the least:
 - Customer Service
 - Please rank this from 1 to 4 Innovation
 - Please rank this from 1 to 4 Quality
 - Please rank this from 1 to 4 Price
- 5) What else influences your purchase decision?
 - Reference
 - Product Demo
 - Service Guarantee
 - Product Literature
 - Helpful Salesperson
 - Availability to buy online as well
- 6) Are you aware of brand SAMSUNG in the white goods segment? (White goods would mean consumer durables like - Refrigerators, Washing Machine and A.C)
 - Yes
 - No

7) Rate the following attributes for the brand Samsung:

	Very good	Good	No Opinion	Bad	Very Bad
Customer Service	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Innovation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Quality	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Price (Very reasonable to very unreasonable)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

8) Do you 'LIKE' the Samsung brand page on Facebook?

- Yes
- No

9) What OFFLINE brand personality attributes would you associate with Samsung, if it were a person? (Choose at least two, at most three)

- Sincerity (Down to earth, Honest, Wholesome, Cheerful)
- Excitement (Daring, Spirited, Imaginative, Up-to date)
- Competence (Reliable, Intelligent, Successful)
- Sophistication (Upper class, Charming, Prestigious)
- Ruggedness (Outdoorsy, Tough)
- Affection (Likable, Glamorous)
- Popularity (Popular, Unique)

10) Do you follow Samsung on Twitter?

- Yes
- No

11) What ONLINE brand personality attributes would you associate with Samsung, if it were a person in the virtual world? (Choose at least two, at most three)

- Sincerity (Down to earth, Honest, Wholesome, Cheerful)
- Excitement (Daring, Spirited, Imaginative, Up-to date)
- Competence (Reliable, Intelligent, Successful)
- Sophistication (Upper class, Charming, Prestigious)
- Ruggedness (Outdoorsy, Tough)
- Affection (Likable, Glamorous)
- Popularity (Popular, Unique)

12) For each of the following, please tell what motivates to buy products online?

Extremely Important ←-----→ Not At all Important

a) Easy payment	1	2	3	4	5
b) No hidden cost	1	2	3	4	5
c) No travel to shop	1	2	3	4	5
d) Wide range of products	1	2	3	4	5
e) Discounts available	1	2	3	4	5
f) Other_____	1	2	3	4	5

13) For each of the following, please tell if these concern you when you are making a purchase over the Internet.

a) Not sure of product quality

Totally disagree	Disagree	Neutral	Agree	Totally agree
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b) Cannot bargain/Negotiate

Totally disagree	Disagree	Neutral	Agree	Totally agree
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c) Not sure of security of transactions/Credit card misuse

Totally disagree	Disagree	Neutral	Agree	Totally agree
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d) Need to touch and feel the product

Totally disagree	Disagree	Neutral	Agree	Totally agree
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e) Have to wait for delivery

Totally disagree	Disagree	Neutral	Agree	Totally agree
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