
Empirical study: Influence of trade value offered by e-marketers on intention quotient of Mumbai based online shoppers to shop online

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ABSTRACT

Online shopping provides many benefits to online shoppers, which includes ease, numerous collections, reasonable price, innovative services, personal attention, and quick access to information. A detailed study depicting Trade factors variables and their association/relationship with Mumbai-based online shoppers Intention Quotient has been done in this paper so that an understanding of the underlying factors develops as a premise for future studies. What defines Intention Quotient? Does the Trade factor act as a factor to influence the Intention Quotient of Mumbai-based online shoppers to shop online? How much online shoppers concerned about the value of money to shop online? Does negotiable cost affect online shoppers Intention Quotient? What is the effect of reasonable price on Intention Quotient? Does offers, and discount has an impact on online shoppers purchase behavior? Do multiple payment options influence the Intention Quotient of Mumbai base online shoppers?

Keywords: Online Purchase, Intention Quotient, E-marketers, Trade Attribute, Management

INTRODUCTION

E-commerce

Electronic trading is the method of buying and selling electronic means of contact with some other firms. And according (Schiffman & Kanuk, 2003), e-commerce has contributed to greater buying control and access to knowledge and, therefore, more goods and services to be offered than earlier by the marketers. According to another McKinsey-NASSCOM research

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report, India's e-commerce sales are projected to hit \$100 billion by 2008. At the same time, India is still very much in the early development phase relative to western countries. For E-Marketer, internet revenues roughly doubled by touching \$168.7 billion in 2011. Market share has shifted towards Australia, India, and China. In both consumer market as well as business-to-business markets, e-Commerce provides an opportunity to deliver directly to the consumer. Some firms retain their current retailers while selling online (Belch & Belch, 2003).

Other studies suggested that internet marketing can indeed be done in four phases by e-marketers. It implies developing an electronic storefront, membership on forums, newsgroups, message boards, web advertisements, and email use (Kotler, 2001).

E-commerce Spheres

E-Commerce comprises various categories. The first type is "B2B (Business to Business)". In this category, industries trade goods or services with other businesses (Kumar & Ayedee, 2021). The second type is "B2C (Business to Consumer)," which comprises web-based shopping for consumers. Here products or services are offered by businesses to individual consumers. The third type is "C2C (Consumer To Consumer)", in which one customer can buy and sell goods to others through the web (Kumar & Kalse, 2021). The fourth one is "B2G (Business to Government)", wherein the businesses offer products or facilities to governments and other government departments (Strauss et al., 2007).

Online Sellers / E-Retailers Categories

E-tailers being automated storefronts that provide internet shoppers with retail facilities (Panda, 2009). E-retailers have three types. The first group is now a pure click company that does not have a physical street or mall presence. Via a forum, they exchange closely with consumers. Examples comprise "amazon.com, lastrminute.com, Rediff shopping, yahoo shopping," etc. The second group comprises Block and clicks organization. As just a major or minor corporation, retailers which shops are created. E.g., future bazaar.com Dell, India plaza. in, and so on (Khan, et al., 2021).

Multi-channel retailers are indeed the third group of retailers that satisfy consumer needs throughout multiple areas, from supermarkets, telephone shopping, internet, catalogs, TV, etc. (Kotler, 2010)

RESEARCH GAP

As mentioned above, earlier research on E-consumer behavioral theory "TPA, DOI, SCT, TRA, TAM" suggested a prominent role of e-shoppers "Intention to buy online," but there is no clear confab on "impact of Online Shoppers Trade factors on Actual E-Shoppers Intention Quotient." So current research is trying to fill up the gap by proposing the impact of E-shoppers trade factors on online shoppers' IQ & demarcation with respect to various online shoppers' Intention Quotient categories. i.e., **Strong Intention (SI), Weak Intention (WI), Intention with Poor Internet Search Experience (IWPIE), No Intention (NI)**.

LITERATURE REVIEW

Online Shopping

The software tools-e-tail ware as a result of e-Retailing for creating catalogs and handling the business (Kumar, et al., 2020). A new trend price comparison site can help to compare product rates easily from different e-tailers' sites to them. In case of an electronic product purchase, if one individual goes to electronics stores as a customer, personally he experiences picture quality and likes the sound. In the food market, customers can smell and touch vegetables and fruits. In an apparel shop, a customer can once try a new shirt on his body and examined colors and styles. Live retailing is multi-sensory and more social (Bhatnagar, et al., 2000).

The consumer enjoys it. If you are tired of com office in e-Retailing, they ought to wait hours only to buy what may be relatively easy throughout real shops. But, in the case of internet shopping, what would you do? This is the mindset of buyer and categories of goods which are two influential characteristics that can impact real-world retail or online shopping (Bellman, et al., 1999).

Online Shopping Practice/ Online Trade Practices

- Internet Retailing means and uses several various technologies or newspapers. A mixture of two elements could be broad.
- We are combining emerging technology and features of existing shops and versions of direct mail.
- Use emerging technology that replaces shop or direct mail retail. Direct mail retailing and Internet retail also have things in common. Email communications, for example, may replace means of email messages used throughout the direct mail model to supply information; Contact and transfers will substitute printed catalogs where online catalogs are used. Important performance variables, just like with direct mail firms, encompass:
 - Customer Databases
 - Convenient ordering
 - Speedy delivery

Operative components associated primarily with the department store or direct mail models either by internet retail model includes:

- Billing customers
- Relationships with-Suppliers

There seem to be, indeed, several features common between Internet shopping and more conventional retail models. Indeed, several of the most popular online stores, including

customer care, including product presentations, have efficiently shifted essential elements from traditional retailing to the Internet (Bellman, et al., 1999). The COVID-19 is also pushing customers towards online shopping as there is fear of viruses spread in physical shopping (Kumar & Ayedee, 2021). Many retailers who come in the category of SMEs are also looking towards online/social media tools so that they can achieve sustainability (Kumar & Pandey, 2018) and able to achieve desired profit during COVID-19. COVID-19 is making it necessary so all the sectors, either technology or education, to adopt technology (Kumar, et al., 2020; Kumar, 2020). In the education sector, online conferences are at their peak to recover the loss of education (Ayedee & Kumar, 2020).

APPLICATIONS OF ONLINE SHOPPING

Stock Supervision: Observing track of what books are also in stock but placing the order for titles whenever inventories dip below those prescribed thresholds,

Payment Management: Paying book distributors for some of those transported and made advance payment with new orders,

Customer Payment Management: Keeping records of consumer payments, including debit card or credit card payments produced through various banks and businesses that lead to customer payments,

Delivery (Logistics): The method of delivering books to consumers to ensure enough time for distribution,

Market Analysis: This research takes place at both consumers and temporal levels in which consumer desires are handled. The times and dates evaluated whenever these predilections expressed by consumers; for instance, and answer questions like what books are selling well enough at Christmas or Diwali ‘?’

Any of these roles should be related to any bookseller, regardless of whether those who become core internet customers are e-retailers or conventional businessmen (Bellman, et al., 1999).

Throughout e-Retailing, though, the speed of activity varies considerably due to information and communications technologies’ involvement.

Product Characteristics

Variety of goods, the superiority of the product, product obtainability, price, possibilities of branded and customized products all these products features affect the shopping behavior of online consumers (Gommans, et al., 2001). Online consumers have worldwide access to pursue products and services yonder their homegrown, local, and nationwide restrictions, which have a significant effect on consumer value of life (Saxena, 2006).

Online Merchants Features

As per (Ou, et al., 2007), Online Merchant Features embraces features such as many vendors, shipping and handling costs, approval of returned products, the credibility of the platform, secure “package, delivery in the proper condition, timely delivery, customer feedback, order

monitoring, the response from staff, various payment choices, electronic mail, call center, third-party closure.

Purchase Intentions Online Shopper

Online shoppers' intention is defined as the intent of online shoppers to purchase products through the website or use simulated shopping carts for online purchases (Shaheen, et al., 2012). Before completing the buying process, the automated shopping cart serves as a practical storage place to keep or retain several planned purchase items temporarily. That is a vital predictor of actual buying activity. It illustrates that online shoppers would like to complete their buying process from an online store.

Constructs offered through research study

To reflect actual e-buying intention, the researchers have developed a construct and have named it **IQ** "Intention Quotient."

Intention Quotient

"Intention Quotient (IQ) of online shoppers is a combination of two elements

- one is to what extend – online shoppers make **use of the internet to search for products&**
- to what extent the information **available about products influence online shoppers PQ** (Purchase Quotient)." (Shaikh & Chavan, 2017).

The quadrant below, shown in Figure 1, combines the given two elements to result in four online shopper's categories with different Intention Quotient.

		Use the internet to search for product's information	
		Yes	No
available information about products influences you to purchase online	Yes	1. Strong Intention (SI)	2. Weak Intention (WI)
	No	3.Intention with poor internet search experience (IWPIE)	4. No Intention (NI)

FIGURE 1: Designed online shoppers intention quotient matrix

Proposed online shoppers' categories with different Intention Quotient

1. Strong Intention (SI) Online shoppers Intention Quotient from this category influenced by both variables, i.e., information available on the internet as well as the use of the internet to search for a product.

2. Weak Intention (WI) Online shoppers Intention Quotient from this category is influenced only due to information available on the internet, whereas the use of the internet to search for a product does not influence them to purchase online.

3. Intention with Poor Internet Search Experience (IWPIE) Online shoppers from this category shows exact opposite behavior compared to WI- Online shoppers' **Intention** Quotient of this type of online shoppers influenced due to habit of the internet to pursuit for products, whereas available information on the internet does not influence them to purchase online

4. No Intention (NI) Online shoppers IQ from this category both the variables, Available information on the internet & use of the internet to search for a product do not influence their IQ.

Objectives of the study

- To examine the impact of variables under Trade Value (Value for money and Negotiable cost) on Intention Quotient of Mumbai-based online shoppers.
- To examine the effect of Trade Value on IQ (Intention Quotient) of Mumbai-based online shoppers.

Hypothesis

H1 = Trade Value has an impact on online shopping intention.

H1(vfm) = Value for money does affect IQ (Intention Quotient) of Mumbai-based online shoppers.

H1(nc) = Negotiable cost does affect IQ (Intention Quotient) of Mumbai-based online shoppers.

Research Methodology

Research Design

The adopted research design is investigative and descriptive. The investigative analysis is the researcher's technique to better analyze a problem without trying to measure mass reactions with statistically inferable knowledge.

Sample Design

Sampling Technique Selection

Sampling unit: The sampling units which was contacted were possible online shoppers who have been the experience of purchasing a product or service through the Internet from Corporate Executives (Top level Managers & Middle-level Managers), Professionals (Academicians; Doctors; CA's; Consultants, etc.), Students (Medical; Pharmacy; Engineering; Management, Hotel Management), Faculties of Higher Education, Businessmen, Servicemen (Private and Government).

The sampling size sample size used for the research has been determined based on a pilot study; accordingly total sample decided was 2500, which was divided as follows.

Sample size: 2500

1. Corporate Executives (Top level Managers & Middle level Managers - 500 samples),
2. Professionals (Academicians; Doctors; CA's; Consultants etc. - 500 samples),
3. Students (Medical; Pharmacy; Engineering; Management, Hotel Management - 500 samples)
4. Businessmen (500 samples),
5. Servicemen (Private & Government- 500 samples)

Sampling procedure: The adopted sampling method is Non- Random and Quota sampling as the population is unknown. The sampling units were organized according to their characteristics into different groups.

Sampling contact method: In order to collect primary data from the respondent, the determined contact method and approach followed was via Survey, Structured Questionnaire, and Personal interview.

Data Collection methods

- **Prime data**

Both Primary and secondary data collection methods are being used in the present analysis— preliminary data was collected from people, family members, and organizations. The data from Primary was carried by using a self-administered questionnaire. There were a total of 2035 valid questionnaires received. Well-structured questions presented predominantly in a closed-ended format.

- **Secondary data**

To accomplish the research study, the researcher has also used secondary, and as per research requirements, various secondary sources have been used to collect secondary data line websites, references, books, research journals, reports, and some other research studies, etc.

Survey Instrument

A structured questionnaire was developed with experts' opinions and suggestions with Likert's five-point rating scale, extending from strongly agreeing to strong disagreement on online shoppers' demographic characteristics such as age, gender, salary, education, profession, consumer goods and services, Trust, security, and reliability towards online shopping.

Variables of the study are as follows:

Independent Variables

- Value for money
- Negotiable cost

Dependent variables

- Intention Quotient

Methods of Data analysis

Statistical Tools Data were analyzed using IBM software SPSS version 20, as well as applied appropriate statistical tools such as Descriptive Statistics, ANOVA, and Means plot **Following statistical tools have been used to derive research findings.**

Descriptive statistics They become relevant in explaining certain basic data features, such as presenting a statistical summary for the chosen scale variables and measuring the data. In an extensive data analysis report, specific statistics will help us organize the data and display it in a summary table.

- For a deeper insight into the direction of association (If there is one), The Means plot of **ANOVA** is used.
- **ANOVA** is also used to find out the association or relationship between IV & DV when one variable is categorical, and the other one is scale. For inference in this study to analyze the association between Age and PQ, we used ANOVA because variables under Trade Value (Value for money, Negotiable cost) are scale variables, whereas Intention Quotient is a categorical variable.
- **Mean plots** are used to observe mean variation among different groups of data. The analyst determines the data grouping. In most cases, the data set contains a specific grouping variable. A mean plot can then be generated with these groups to see if the mean increases or decreases over a period of time.
- **Characteristics of the Respondents**

Understanding the background of the respondents is important for the interpretation of the finding meaningfully. For the proposed study total count of samples are 2035, i.e. The Mumbai region.

Hypothesis Analysis and Interpretation

H1: Trade Value has an impact on online shopping intention.

TABLE I: BRIEF SUMMARY OF H1

Hypothesis: H1	Trade Value has an impact on online shopping intention
Related Questions	<p>Trade Value: Q(B)- 15, 19 (Variables under “Trade Factor “)</p> <p>a) Value for money, b) Negotiable cost, c) Reasonable Price, d) Offers and discount e) COD and Multiple payment options</p> <p>Online Shopping Intention:</p> <p>Q-No. 5 – Do you use the internet to search about products, to get more information about them, or for products that you are not aware of? YES or NO.</p> <p>Q-No- 6 – Does the information available on the internet influence you to purchase the product online YES or NO.</p>

Tests to be used	For testing, H1 One Way ANOVA was applied as the score on Trade Value is a scale variable and Intention quotient is a categorized variable.
Interpretation	The impression that we gather is that online shoppers with a strong intention will give relatively higher importance to a Trade factor compared to different online shoppers with different IQs.
Result	All the variables under Trade factors are statistically significant at 0.05% LOS. So, we accept H1 and, due to insufficient statistical evidence, reject the null hypothesis.

H1: Trade Value with Intention Quotient (IQ) of Online Shoppers

H0(vfm.): Value for money does not affect IQ (Intention Quotient) of Mumbai-based online shoppers.

H1(vfm): Value for money does affect the IQ (Intention Quotient) of Mumbai-based online shoppers.

(a) Descriptive Statistics and reading label for value for money under Trade Value with IQ

TABLE II: DESCRIPTIVE STATISTICS and Value for Money under Trade value with IQ

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean
					Lower Bound
Strong intention	1312	2.17	1.140	.031	2.11
Intention with poor internet experience	290	2.02	1.008	.059	1.90
Weak intention	216	1.98	.940	.064	1.86
No intention	217	2.03	.997	.068	1.90
Total	2035	2.11	1.089	.024	2.07

	95% Confidence Interval for Mean	Minimum	Maximum
	Upper Bound		
Strong intention	2.23	1	4
The intention with poor internet experience	2.14	1	4

Weak intention	2.11	1	4
No intention	2.17	1	4
Total	2.16	1	4

Table II shows descriptive statistics mean of online shoppers with different Intention Quotient (“**SI-Strong Intention,**” “**WI- Weak Intention,**” “**IWPIE- Intention With Poor Internet Experience,**” **NI- No Intention**”) with respect to value for money under trade value. (5 being highest importance and 1 being lowest importance) Where online shoppers with strong intention give relatively high importance to value for money, compare to other shoppers with different.

(b) ANOVA & reading labels for value for money under Trade value with IQ

TABLE III: ANOVA & VALUE for Money under Trade value with IQ

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	11.655	3	3.885	3.285	0.020
Within Groups	2402.350	2031	1.183		
Total	2414.005	2034			

The **ANOVA** Table III shows there is a significant difference, i.e., $0.02 < 0.05$ % Level of significance in the mean “value for money” under trade value the online shoppers with different Intention Quotient. (5 being highest importance and 1 being lowest importance). It specifies that value for money does affect the Intention Quotient of online shoppers; there is an association between value for money and IQ. Statistical evidence does support H1(vfm); “hence refuse the null hypothesis and accept the research hypothesis.”

The impression that we gather is that online shoppers with a strong intention will give relatively higher importance to a value for money factor compared to different online shoppers with different IQs.

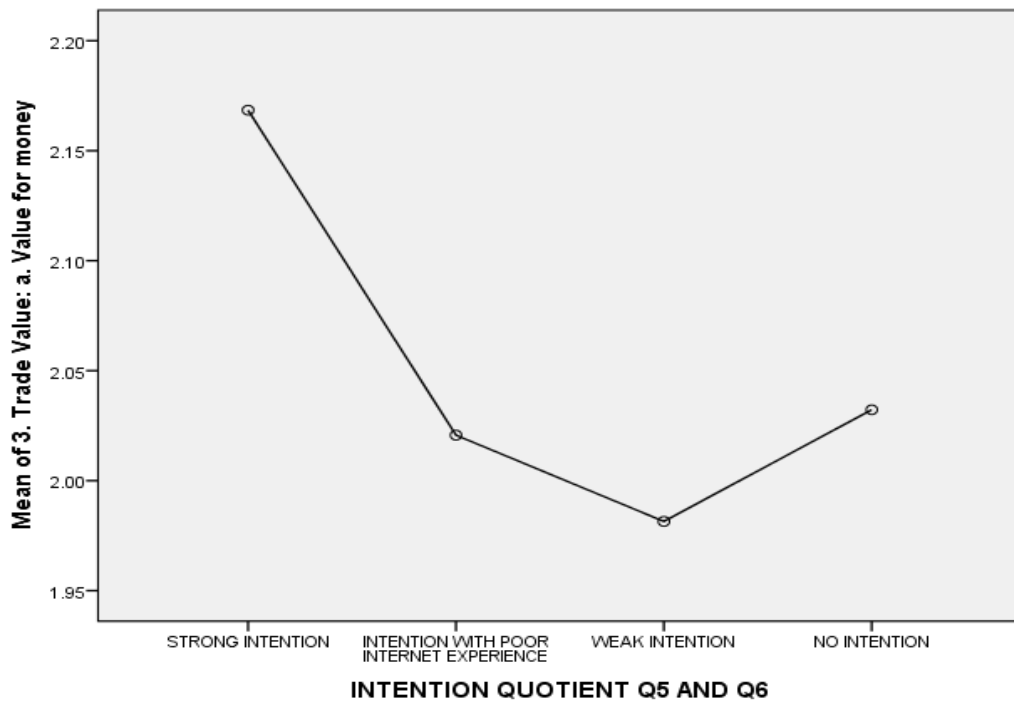


FIGURE 2: Means plot for Value for Money under Trade value with IQ

Means plot shown in Figure 2 helps to magnify the “Intention Quotient” of online shoppers (“**SI-Strong Intention,**” “**WI- Weak Intention,**” “**IWPIE- Intention With Poor Internet Experience,**” **NI- No Intention**”) with respect to value for money under trade value, which indicates shoppers with SI- Strong Intention will give relatively higher importance to a “value for money “which is but natural. Whereas “**IWPIE**” online shoppers show importance to value for money is coming down relatively, but those online shoppers with factor compared to shoppers with “**NI-No Intention.**”

H0(nc) = Negotiable cost does not affect IQ (Intention Quotient) of Mumbai-based online shoppers.

H1(nc) = Negotiable cost does affect IQ (Intention Quotient) of Mumbai-based online shoppers.

(a) Descriptive Statistics and reading label for Negotiable Cost under Trade Value with IQ.

TABLE IV: DESCRIPTIVE statistics for Negotiable Cost under Trade value with IQ

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean
					Lower Bound

Strong intention	1312	1.89	1.156	.032	1.83
Intention with poor internet experience	290	1.71	1.019	.060	1.59
Weak intention	216	1.63	.965	.066	1.50
No intention	217	1.73	1.043	.071	1.59
Total	2035	1.82	1.110	.025	1.77

	95% Confidence Interval for Mean	Minimum	Maximum
	Upper Bound		
Strong intention	1.95	1	4
The intention with poor internet experience	1.82	1	4
Weak intention	1.76	1	4
No intention	1.87	1	4
Total	1.87	1	4

Table IV shows descriptive statistics mean of online shoppers with different Intention Quotient (“**SI-Strong Intention,**” **WI- Weak Intention,**” “**IWPIE- Intention With Poor Internet Experience,**” **NI- No Intention**”) with respect to negotiable cost under trade value. (5 being highest importance and 1 being lowest importance) Where online shoppers with strong intention give relatively high importance to negotiable cost, compare with other shoppers different IQ. It is a fact that online shoppers give much importance to negotiable costs while making purchase decisions.

(b) ANOVA and reading labels for a negotiable cost under Trade value with IQ

Table V: ANOVA for Negotiable Cost under Trade value with IQ

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	19.418	3	6.473	5.288	0.001
Within Groups	2485.945	2031	1.224		
Total	2505.363	2034			

The ANOVA Table V shows a significant variance in the mean value attributed to the importance of negotiable cost. (5 being highest importance and 1 being lowest importance). ANOVA value ($P=0.001 < 0.05$) is significant at 0.05% LOS. It specifies that Negotiable cost does affect the Intention Quotient of online shoppers; there is an association between

Negotiable cost and IQ. Statistically, research hypothesis H1(NC) is significant at 5% LOS. So, accept the research hypothesis and cast off the null hypothesis. The impression that we gather is that people with SI- Strong Intention will give relatively higher importance to a factor compared to people with WI- Weak Intention.

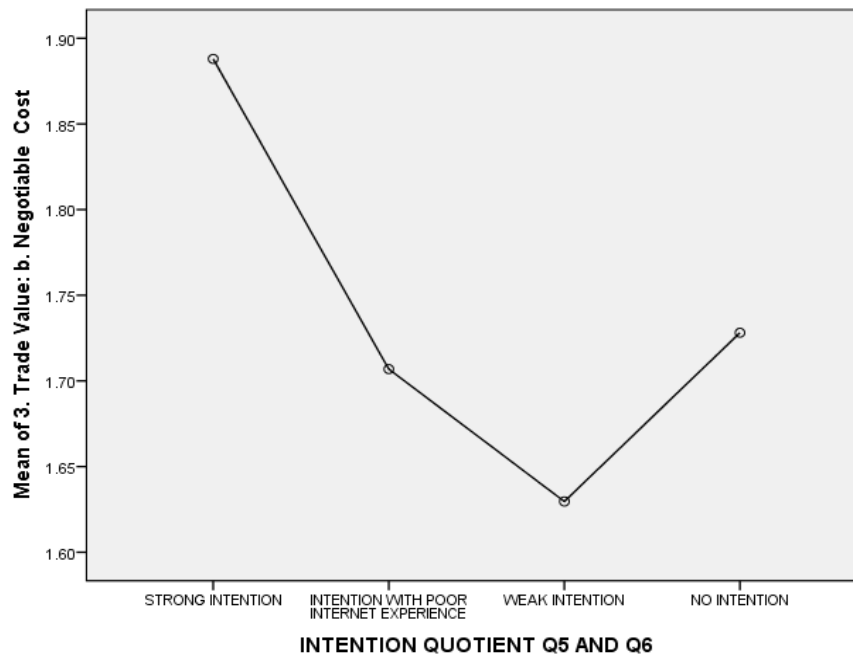


FIGURE 3: MEANS plot for Negotiable Cost under Trade value with IQ

Means plot shown in Figure 3 helps to magnify the “Intention Quotient” of online shoppers (“**SI-Strong Intention**,” “**WI- Weak Intention**,” “**IWPIE- Intention With Poor Internet Experience**,” **NI- No Intention**”) with respect to negotiable cost under trade value, which indicates shoppers with SI- Strong Intention will give relatively higher importance to a factor compared to shoppers with WI- Weak Intention. But shoppers with NI-No Intention given higher importance to **Negotiable Cost** but the difference are not significant.

Conclusion:

According to analysis summary Table XII, the study says that from the given factors under Trade value -Value for money, Negotiable cost, Reasonable Price, Offers and Discount, COD and Multiple payment options shows a very strong association with Intention Quotient of online shoppers and statistically significant at 0.05% Los.

Intention Quotient of online shoppers (“**SI-Strong Intention**,” “**WI- Weak Intention**,” “**IWPIE- Intention with Poor Internet Experience**,” **NI- No Intention**”) with respect to variables under Trade Value “value for money, negotiable cost, online shoppers with SI-

Strong Intention will give relatively higher importance to a “value for money, negotiable cost, which is but natural. Whereas “IWPIE” online shoppers show importance to value for money and other variables are coming down relatively, but those online shoppers with factor compared to shoppers with “NI-No Intention.” The impression that we gather is that online shoppers with SI- Strong Intention give relatively high importance to given factors under Trade Value compared to people with WI- Weak Intention, IWPIE- Intention with Poor Internet Experience”, NI- No Intention.”

This study has clearly indicated as well as suggested that E-marketers can plan their business strategies to target online shoppers with SI- Strong Intention and consider Trade Value as one of the most significant factors to influence online shoppers Intention Quotient and retain them for a longer period to convert them into loyal shoppers.

TABLE XII: ANALYSIS SUMMARY

Hypothesis	Test used	Calculated value	Conclusion/Decision
H1: Trade Value has an impact on online shopping intention (IQ).	ANOVA		H1 Accepted
a) Value for money	ANOVA	0.02 < 0.05	Significant at 5% LOS. Value for money does affect the IQ of online shoppers. There is an association between value for money and IQ.
b) Negotiable cost	One-way ANOVA	0.001 < 0.05	Significant at 5% LOS. Negotiable cost does affect the IQ of online shoppers. There is an association between Negotiable cost and IQ.

Acknowledgement

There is no conflict of interest with this work.

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