E-MARKETING
AND
THE CONSUMER DECISION MAKING PROCESS

Synopsis of the Thesis submitted in fulfillment for the requirement for the Degree of

DOCTOR OF PHILOSOPHY

IN

MANAGEMENT

By

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DECLARATION BY THE SCHOLAR

I hereby declare that the work reported in the Ph.D. thesis titled **"E-MARKETING AND THE CONSUMER DECISION MAKING PROCESS"** submitted at the **Jaypee Business School,** Jaypee Institute of Information Technology, Noida, India, is an authentic record of my work carried out under the supervision of **Dr. Y. Medury and Dr. Vandana Ahuja**. I have not submitted this work elsewhere for any other degree or diploma.

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SUPERVISOR'S CERTIFICATE

This is to certify that the work reported in the Ph.D. thesis titled **"E-MARKETING AND THE CONSUMER DECISION MAKING PROCESS"** submitted by **Neha Jain** at the **Jaypee Business School,** Jaypee Institute of Information Technology, Noida, India, is a bonafide record of her original work carried out under our supervision. This work has not been submitted elsewhere for any other degree or diploma.

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1. INTRODUCTION

1.1. Background

At about 150 million Internet users, India now has the third largest Internet population in the world, after China (at 575M) and the US (at 275M)[1]. According to the Internet and Mobile Association of India (IAMAI), the number of Social Media users in Urban India reached 66 Million by June 2013 and by mid-2014, is expected to cross 80 million users[2]. This clearly demonstrates that India is growing fast and people are becoming habitual of using the Internet as the evolution of human society, the improvement in Communication processes and Digital Convergence open up innovative opportunities and challenges for Marketing. Subsequently, the Internet has moved ahead to play a significant role in the Consumer Decision Making Process. This research study explores the dimensions of E-Marketing, Consumer Behavior, The Internet, Website Contribution to Brand enhancement and Traditional Consumer Decision Making Process. The research thesis aims to address noteworthy aspects with respect to the role of the internet in decision making, impact of the internet on Consumer Behavior, Post Purchase Behavior and the Consumer Decision Making Process and formulates Research Instruments to address the proposed issues. Subsequent data collection and analysis, helps draw relevant conclusions in the domain of E-Marketing.

1.2. Need of the Study

India will likely see the golden period of the Internet sector between 2013 to 2018 with incredible growth opportunities and secular growth adoption for E-Commerce, Internet Advertising, Social Media, Search, Online Content, and Services relating to E-Commerce and Internet Advertising[3]. As we all know, India has a long way to go in the world of Digital Marketing as more and more Indians are spending time on the internet as compared to China and US.

1.3. Aim of the Research

Today's world is based on the Internet. It's tough for the consumers to envisage their life without the Internet because E-Marketing has revolutionized the market and the minds of the consumers, as they can browse through the Internet to source information for whatever they want, whenever they want. Various researchers have developed theories and models to explain the Consumer

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[1] http://techcircle.vccircle.com/2013/02/01/2013-india-internet-outlook/
[2] http://socialmediacases.blogspot.in/2013/07/social-network-users-statistics-india.html
[3] http://techcircle.vccircle.com/2013/02/01/2013-ecommerceindia-internet-outlook

Decision Making Process, but now we need to explore Consumer Behavior very clearly in terms of the digital domain.

This research thesis aims at developing three models for pursuing research in the domain of E-Marketing and Consumer Behavior. These are

1. **Website Brand Contribution Model (WBCM)**
2. **Consumer Pre Purchase Process Model (I-CPPM)**
3. **Consumer Traits and Online Issues Model (CTOIM)**

1.4. Research Objectives

This study focuses on studying E-Marketing & Online Behavior of the Consumer. This is accomplished through the following research objectives:

1. Linking the diverse *Website Attributes* with the *Consumer Intent* towards venturing online.
2. Measuring a *Website's Contribution to the Brand*.
3. Segmentation of consumers by encompassing *Consumer Need Recognition*, *Website Characteristic Information Search* and the *Evaluation of Alternatives* process.
4. Segmentation of Consumers on the basis of their *Consumer Traits* and *Online Shopping Issues* impacting the purchase decision in the context of Consumer Traits and Online Shopping Issues.

1.5. Significance of the Study

The emergent use of E-Marketing in India provides a developing vision for online consumers. This thesis aims to address noteworthy aspects with respect to the role of the Internet in decision making, effect of the Internet on Consumer Behavior, Post Purchase Behavior, the Consumer Decision Making Process and Websites contribution to the Brand, because if E-Marketers want to grow in the Online Domain, they should be concerned about the factors affecting the Indian online buyer, their intent to venturing online, types of behavior when they venture online and the relationship between these buyers, then they further build up their E-Marketing strategies to convert prospective customers into active ones.

1.6. Scope of the Study

This research thesis focuses on studying the intentions of the consumers to venture online and their different behaviors when they browse online. This will help the marketers and organizations to understand the various dimensions of E-Marketing which help the consumers in shopping online. It shows how the consumers decide to purchase products and highlights the activities that occur before, during, and after the purchase of the product. Organizations will benefit by developing suitable strategies and choosing the right model to ensure that consumers spend significant time on the organizational websites to make the purchase.

1.7. Structure of the Thesis

This research thesis focuses on studying the Decision Making Process of the consumer while they browse online. This has been accomplished through three Research Instruments which helped to develop Three Models during the study. The entire research study has been organized in five chapters. A brief summary of the various chapters is as follows:

Chapter 1

This chapter introduces the concept of E-Marketing and how the internet is changing the behavior of the Consumers from Traditional Decision Making to Online Decision Making. It is a preface to the thesis. It traces the concepts of E-Marketing, Websites, Online Brand Presence, Websites contribution to the Brand, Consumer Behavior, Consumer Decision Making Models, Traditional Process of Decision Making, Purchase Behavior in the context of E-Marketing Revolution, Online Purchasing Products, Facts about Online Shopping in India etc.. The chapter further proceeds to spell out a detailed need of the study, outlines the research objectives, scope and limitations of the study. It also highlights the significance of the study and reasons of the perusal of the research in the domain of E-Marketing and the Consumer Decision Making Process. The research objectives and the methodologies adopted to accomplish those have been clearly stated.

Chapter 2

This chapter proceeds through a detailed literature review on the various dimensions of E-Marketing and The Consumer Decision Making Process. Primarily, this chapter outlines the concept of E-Marketing, Online Brand, Online Brand Presence, Websites' Contribution to the Brand, Website Dimensions and Online Branding and then, subsequently proceeds to study the Consumer Decision Making Process, Consumer Behavior, need to study Consumer Behavior,

Online Consumer Behavior, Models of Website Visit, The Behavioral Internet, Purchase Behavior in the context of E-Marketing Revolution, Online Purchasing Products, Facts about Online Shopping in India, Positive and Negative aspects of Internet Shopping, Internet issues in decision making and Traditional Consumer Behavior Vs E-Shopping. The exhaustive review of the research literature helps identify niche areas for perusal of further research. The chapter also discusses the previously established research work which has been conducted in the domain of E-Marketing and The Consumer Decision Making Process.

Chapter 3

In this chapter, the theoretical framework and methodology adopted in the study have been discussed. This chapter explains in detail the Research Instruments, developed to create the *Websites Contribution to the Brand*, *Consumer Pre Purchase Behavior and Consumer Traits & Online Shopping Issues of the Consumers*. The procedure followed for the collection of data and selection of the sample of the online consumers is also discussed. The sample size, sampling technique, tools of data collection and tools for data analysis for the study are also dealt with, in this section. This chapter describes in detail the various parameters and determinants which form the basis of the questions for the self designed Research Instruments – RI-1, RI-2 and RI-3 and how these Research Instruments have been used to develop the three models for the entire study. These are:

1. **Website Brand Contribution Model (WBCM)** using Hierarchical Cluster Analysis.
2. **Consumer Pre Purchase Process Model (I-CPPM)** using K-Means Cluster Analysis
3. **Consumer Traits and Online Shopping Issues Model (CTOIM)** using K-Means Cluster Analysis.

Statistical Package for Social Sciences (SPSS) version 16.0 was used for statistical analysis of the collected and tabulated data. The following Statistical Techniques have been used for analysis across all the Research Instruments - Factor Analysis, Hierarchical Clustering, K-Means Cluster Analysis and Consumer Profiling.

Chapter 4

This chapter details out the entire analysis and findings of the data collected using the Research Instruments created i.e. RI-1, RI-2 and RI-3 for developing three models *WBCM, I-CPPM and CTOIM* during the entire research study.

Chapter 5

This chapter summarizes the conclusions of the Models and Research Instruments which have been formulated for the research study. It also talks about the Implications to the Managers and Organizations to facilitate well directed endeavors towards building consumer business relationships in the Online Behavior context. Organizational success is significantly a focus of building healthy relationships - not completing purchases and making profit. Finally it discusses the limitations and scope for future work in the arena of Online Consumer Behavior.

2. LITERATURE REVIEW

2.1. E-Marketing

The terms "Electronic Commerce", "Internet Marketing" and "Online Shopping" are now commonly used by Business Executives and consumers throughout the world as businesses are recognizing the potential opportunities for commerce in the online business environment [1]. A well implemented online system can track an online user from a click on a search engine keyword ad, to specific web pages viewed and onto purchase or exit. Successful online companies such as eBay carefully evaluate their customer acquisition methods, identify the best performing methods and reallocate spending appropriately. E-Marketing is described by the Institute of Direct Marketing as 'the use of the Internet and related digital Information and Communications Technologies to achieve marketing objectives'.

Internet Marketing is 'the process of building and maintaining customer relationships through online activities to facilitate the exchange of ideas, products and services that satisfy the goals of both parties' [2].

2.1.1. Websites

The foundation of every online business is the E-Commerce website that it creates. Once the website captures the attention of the visitors, they should feel the need to explore further. This feeling comes with good design, speedy navigation on the site and easy to understand instructions. The very first website was posted in August 1991 by Sir Tim Berners-Lee [3]. There were 130 websites on the Internet in 1993 and 47 million websites were added to the Internet in 2009, bringing the total number of websites on the Internet to 234 million [4]. This shows how fast the Web is spreading worldwide. The number of people using the Internet is growing exponentially world over. The Internet is a virtual library containing an unlimited amount of

information. Anyone is allowed to publish and access this information. The websites are not monitored, edited, regulated, or approved [5].

2.1.2. E-Marketing and the Online Brand

The world of a typical "Online Brand", where products are solely available online, revolves significantly around the internet. Nevertheless, brand architecture, in today's world is incomplete without the benefits that the digital medium has to offer. Brand Websites have become an important tool for advertisers [6].

2.1.3. Online Brand Presence

In recent years, the offline and online spheres of strategic Brand Management are becoming more and more inter-connected. This is not only because offline companies sell their products over the internet as an alternative distribution channel [7], or that firms more frequently run integrated Brand Communication campaigns both offline and online [8]; [9]. The connection goes beyond these links, as companies that commercialize their products offline, now seem to cross over the offline borders and offer new products and services online. Apple is an example with the iPhone and the iTunes shop on the Internet. Another example is Nokia with its Ovi web portal. The reverse is also possible, and online companies may benefit from launching products that are available in the offline market. For instance, Google has made its Google Docs usable without an internet connection [10]. Recently, this company has just launched a new mobile phone that uses its own operating system. This new launch created expectations among consumers who waited patiently for the new product [11].

2.1.4. Website's Contribution to the Brand

Regular communication between organization and consumer reinforces organizational image and product messages, builds brand awareness and strengthens brand recall. By creating meaningful brand encounters, the Consumer - Brand relationship can be strengthened. Consumers who have greater expected benefits and utility from an ongoing relationship are more likely to commit to it. Having a regular touch point to interact with the customer results in learning related to the brand and generates a positive attitude by creating a Brand Association.

2.2. Consumer Decision Making Process

Consumer Behavior has changed dramatically in the past decade. Today, consumers can order online many customized products ranging from sneakers to computers. Many have replaced their daily newspapers with customized, online editions of these media and are increasingly receiving information from Online Sources [12]. A person who has indicated his/ her willingness to obtain goods or services from a supplier with the intention of paying for them is called a Consumer. Consumer Behavior is defined as 'the study of the processes involved when individuals or groups select, purchase, use or dispose of products, services, ideas or experiences to satisfy needs and desire' [13].

2.2.1. Consumer Behavior

Consumer Behavior is defined as activities people undertake when obtaining, consuming and disposing of products and services. Simply stated, Consumer Behavior has traditionally been thought of as the study of "why people buy"- with the premise that it becomes easier to develop strategies to influence consumers once a marketer knows the reasons why people buy specific products or brands.

2.2.2. Need to study Consumer Behavior

Today, businesses around the world recognize that "the consumer is not the king but he is the *buddy*". In essence, analysis of Consumer Behavior helps firms to know how to "please the *buddy*, not the king" and directly impact bottom line profits. Without Customer Satisfaction, organizations are unlikely to increase sales and, without increased sales, organizations won't have resources to invest in Customer Service centers, special Sales Promotions, or Sales Training - important components of Customer Satisfaction programs. Rather than attempting to influence consumers, the most successful organizations develop marketing programs influenced by consumers.

2.2.3. Consumer Decision Making Models

The Consumer Decision Process (CDP) Model is a roadmap of consumers' minds that marketers and managers can use to help manage product mix, communication, and sales decisions. The model captures the activities that occur when decisions are made by the consumer [14]. There are many researchers who have given their important contribution to develop various models of the Consumer Decision Making Process and some models are still considered as the backbone of

The Decision Making Process, Wilkie, 1994 had defined The Consumer Decision Making Process in terms of Hierarchy of Needs [15], The Engel- Blackwell Miniard Model (EBM), 1968 [14], Howard & Seth's Model, 1969 [16], Consumer Decision Process Model by Mowen and Minor, 2000 [17], McKinsey's Model [18], Simon Model of Decision Making, 1960 [19], Consumer Behavior Model by Schiffman & Kanuk, 2004 [12], Nicosia's Model, 1966 [20], Keeney's Model [21], Holtzman's Model [22], and Mintzberg's Model [23]. The researcher Sahar Karimi, 2013 highlights a number of important contributions of some researchers on his study, who have developed Online Models of Consumer Decision Making by adapting Traditional Models, he stated that Smith and Rupp, 2003 have adapted The Model of Schiffman and Kanuk, 2004 for the Online Environment, Lee's Model, 2002 also discussed by him as the Online Purchase Model [24]; [25]; [12]; [26]. Darley, Blankson and Luethge's Model, 2010 is based upon the Engel, Blackwell and Miniard Model, 1968 with some small changes [27]; [14]. So the basic concept in these models is the five stage process of the consumer which is still considered as a backbone of the Consumer Decision Making Process.

2.2.4. Online Consumer Behavior

The Internet has become an important channel for companies to provide product information and offer direct sales to their customers. Firms of all sizes and from all industries have invested in Internet applications and try to establish a net presence. People increasingly use the Internet to check out company or product information [28]. A consumer's intention to purchase specific products may vary greatly and hence predicting general intentions to adopt the Internet for purchasing, may be of limited use if the customer's motives to purchase specific products are likely to differ [29]. At other times, consumers click because they believe the link will bring them closer to what they seek. The Online Consumer may also have different social and work environment than the Offline Consumer. The Online Consumer is generally more powerful, demanding and utilitarian in his/her shopping expeditions [30].

2.2.5. The Consumer Visit - Cause and Relevance

It is becoming vital to understand the cause and relevance of the consumer visit on the website. Well-structured product information that cannot be found easily online is as much of a problem as is having easily accessible information that does not meet the consumer's expectations [31]. Visitor choices matter a great deal. Online Consumers are time conscious and are often willing

to gamble with their money rather than time, as it is impossible to recover lost time, where a moderate financial loss can be compensated [32].

2.2.6. How Consumers see and understand Product Information Online

When buying products and services online, consumers are facing two fundamental differences: removal of physical presence (as a compensation) abundance and versatility of product information. In other words, a physical product has been replaced by product information [33]. It is important for E-Retailers to better understand how online consumers interact with the internet websites; that is how they evaluate website attributes and what makes them remain on the websites [34].

3. RESEARCH METHODOLOGY

This research is *Exploratory and Descriptive* in nature. Three Research Instruments - RI-1, RI-2 and RI-3 were developed during various phases of the research work.

3.1. Website Attribute Index (WAI) RI-1

RI-1 was used for the formulation of the Website Attribute Index (WAI). The objective of this study is to narrow down the research in a specific industry vertical. Five industry verticals were chosen: Automobile, Banking, IT, Education and FMCG[4] and The 10 companies across all 5 verticals (Automobile, Banking, IT, Education and FMCG), i.e. 50 companies were used for the study. A set of organizational websites were used to create an exhaustive list of Website Attributes to formulate a Research Instrument RI-1 - a Scoring Grid for each vertical. A Scoring Grid was created to ascertain the presence and absence of the Website Attributes for each vertical to calculate The Website Attribute Index. A value of 1 was assigned when the attribute was present and 0 was assigned when the attribute was not present for the respective website. The Website Attribute Index was calculated by summing up the attribute for each website and dividing it by the maximum number of possible attributes.

3.2. Website Brand Contribution Model (WBCM) RI-2

RI-2 was used for the formulation of the Website Brand Contribution Model (WBCM). Eight specific Website Dimensions were identified viz.

(i)   Relative Importance (RIi) [26]

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[4] Top 22 industry verticals, ICMR (Indian Council for Market Research) and 4 Ps (B&M Survey, 2010)

(ii)   Popularity (Pi) [35]

(iii)   Search Engine Optimization (SEOi) [36]

(iv)   Domain Age (DAi) [37]

(v)   Site Compatibility with Social Networks (SCSNi) [38]; [39]; [40]

(vi)   Keyword Research (KRi) [41]; [42]

(vii)   Site Quality (SQi) [37]

(viii) Site Accessibility (SAi) [43]

This study is based on Secondary Data Analysis; data was collected across the 32 websites of Automobile, Banking, FMCG and E-Commerce verticals using Website Analysis Tool. Subsequently, The Website Brand Contribution Index (WBCI*i)* was calculated for each website using *Numeric Weighting Technique* (data collected for weighting using focus groups) and further used for classification of websites into groups using *Hierarchical Cluster Analysis*.

3.2.1. Focus Group Constitution

Online focus group can be used to reach segments that are difficult to access [44] and used to measure customer satisfaction [45].

A set of experts in the field of Digital Marketing drawn from diverse industries selected from virtue of the different forums of LinkedIn: Digital Marketing, E-Marketing Association Network, Online Media Approach; were requested to participate in the online discussion through LinkedIn at a predetermined time to express their views together.

3.3. E-Marketing and The Consumer Decision Making Process RI-3

A detailed literature review helped to develop a Research Instrument RI-3 based on E-Marketing and The Consumer Decision Making Process which is divided into 5 parts and helped to know the various parameters of Online Shopping. The formulation of the Research Instrument RI-3 is shown in Table 1. This framework aims to address noteworthy aspects with respect to the role of the Internet in Decision Making, effect of the Internet on Consumer Behavior, Post Purchase Behavior and The Consumer Decision Making Process.

Table 1: Formulation of Research Instrument RI-3

S.No	Constructs	Items	References
1.	Demographics [46]	❖ Gender	[47]; [48]; [49]
		❖ Age	[50]; [51]; [52]; [53]
2.	Consumer Internet Usage [54]; [55]	❖ Internet Saviness	[56]
		❖ Intent	[57]; [54]; [55]; [58]
3.	Pre Purchase Behavior [59]; [31]	❖ Need Recognition	[60]
		❖ Information Search	[61]; [62]
		❖ Evaluation of Alternatives	[34]; [31]; [63]
4.	E-Commerce [64]; [65]	❖ Online Products/Purchase	[28]
		❖ Consumer Traits	[66]; [67]; [68]
		❖ Online Shopping Factors	[59]
		❖ Security	[69]
		❖ Mode of Payment	[61]; [62]
		❖ Issues In Decision Making	[70]; [65]; [71]; [72]; [73]; [74]; [75]; [76]; [77]; [78]; [69]
5.	Consumer Post Purchase Behavior [24]; [12]	❖ Post Purchase Worries & Benefits	[79]; [80]; [81]; [77]; [78]; [69]
		❖ Online Product/ Brand Community	[70]; [65]; [71]; [72]

Pilot Testing was conducted on 30 respondents. Data for RI-3 was collected using *Snowball Sampling and Intercept Random Sampling Technique.* The research is Exploratory and Descriptive in nature. 7 point Likert scale has been used and the target population was online users.

3.3.1. Prerequisites to fill the Research Instrument RI-3:

(a) An active internet usage rate of at least 2-4 hours a day,

(b) Have made at least one online purchase.

In Online Intercept Sampling, visitors to websites are intercepted and given an opportunity to participate in a survey [44]. A random process selects the visitors before, during, or after a site visit or purchase on the web. In an Intercept survey, the sampling frame is the set of visitors who visit a website during a given period of time [82].

In Online Intercept Sampling, visitors to websites are intercepted. I became a member of some product websites where online purchases were being made, the sites showed visitors who were online at a given point of time and then allowed me to interact with them (through an Online Window/ E-mail ID).

Snow Ball Sampling is a non Probability Sampling Technique in which an initial group of respondents is selected randomly. Subsequent respondents are selected based on the referrals or information provided by the initial respondents. This process may be carried out in waves by obtaining referrals from referrals [44]. In Snow Ball Sampling, I made contact with a small group

of website visitors through an Online Window or Email ID and then established further contacts with other visitors on the basis of their references.

Based on the Sampling Techniques, The Research Instrument RI-3 was administered to 1300 online consumers, of which 1057 responded, 43 questionnaires were discarded due to incomplete information and 243 questionnaires were not received. Finally 1014 responses were collected. Collected data was used to identify the various parameters of online shopping and helped to develop two Models of Consumer Pre Purchase Behavior (I-CPPM-Fig 1) and Consumer Traits and Online Issues (CTOIM- Fig 2). Statistical Package for Social Sciences (SPSS) version 16.0 was used for statistical analysis of the collected and tabulated data. The following statistical techniques have been used for analysis across the Research Instrument - **Factor Analysis, K-Means Cluster Analysis and Consumer Profiling.**

4. RESULTS AND FINDINGS

4.1. Website Attribute Index (WAI) RI-1

The results of Website Attribute Index (WAI) show that Automobile, Banking and FMCG are the verticals demonstrating a high Website Attribute Index (WAI) and further research can be conducted in these verticals.

4.2. Website Brand Contribution Model (WBCM) RI-2

Secondary Data (RI-2) was collected across the 32 websites of Automobile, Banking, FMCG and E-Commerce verticals using Website Analysis Tool. Subsequently, the Website Brand Contribution Index (WBCI*i)* was calculated with the help of *Numeric Weighting Technique* for each website using the formula depicted in Equation A.

Equation: A

Website Brand Contribution Index (WBCIi) =

$0.124* RI_i + 0.159* P_i + 0.113* DA_i + 0.100* KR_i + 0.157* SQ_i + 0.115* SEO_i + 0.087* SA_i + 0.141* SCSN_i$

The Index was used for classification of websites into groups using *Hierarchical Cluster Analysis*. Hierarchical Cluster Analysis was most suitable in my study because the data set was small. Four distinct Website Clusters (Table 2) were extracted and helped to segment the profile of the websites on the basis of their contribution to the brand which shows that website in the *Third Cluster* depicts the highest contribution to the brand in the context of *Popularity, Compatibility with Social Networking* etc.

Table 2: Website Profiles (WBCM)

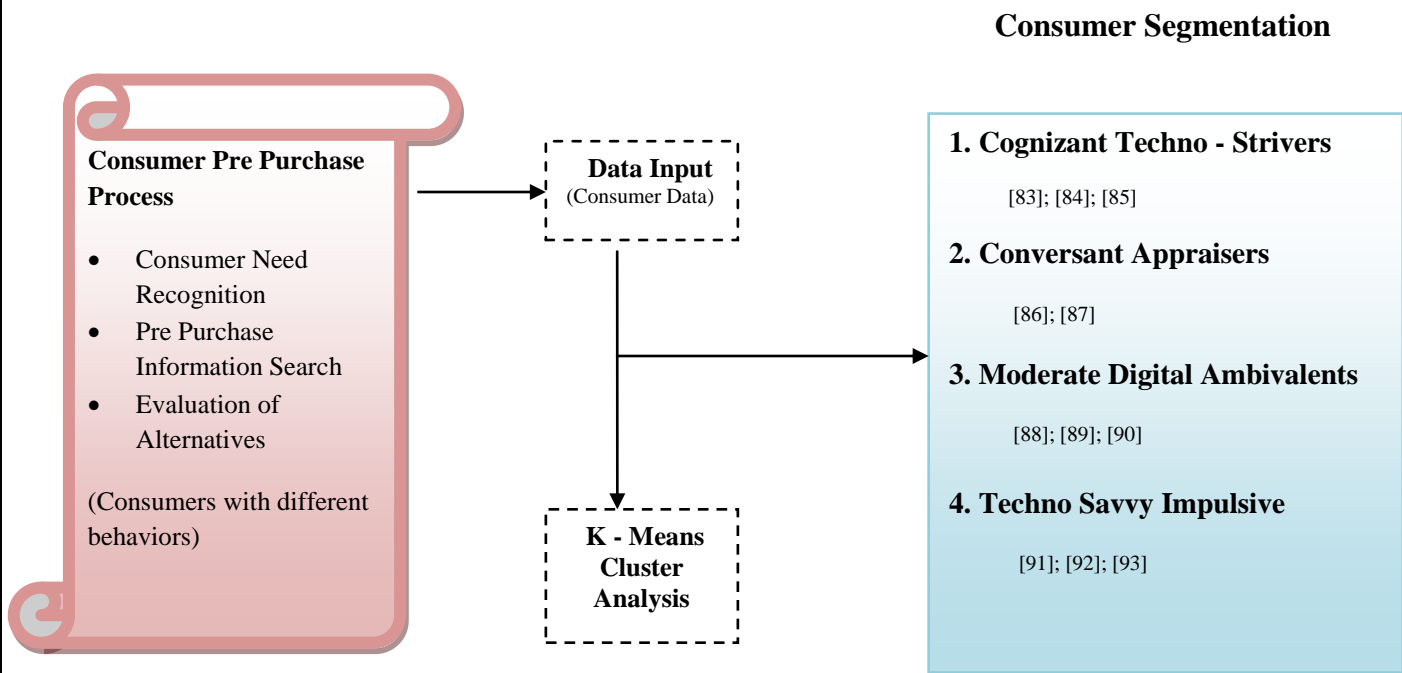| Cluster No.	Cluster Profiles	Implications
1.	Maximum number of sites falls in this cluster. The sites score medium to high on *Relative Importance (RI$_i$)*. The sites score low on *Popularity (P$_i$)*, *Compatibility with Social Networking Sites (SCSNi)* and *Keyword Research (KR$_i$)*. The sites score medium to high on *Domain Age (DA$_i$), Site Quality (SQ$_i$) and Site Accessibility (SA$_i$)*.	The weighting criterion implies that site popularity and website quality are the most significant dimensions. Organizations will benefit by improving the performance of their sites primarily across *Popularity (P$_i$) and Site Quality (SQ$_i$). Organizations can no longer ignore the concept of making their sites compatible with other Social Networking sites. This will enhance online reach and site traffic, thereby improving the site's contribution to the brand.*
2.	The site scores low on *Relative Importance (RI$_i$)*, *Website Compatibility with Social Networking Site (SCSN$_i$), Domain Age (DA$_i$)* and *Site Quality (SQ$_i$)*. The site scores medium to low on *Popularity (P$_i$)*, *Keyword Research (KR$_i$)* and *Site Accessibility (SA$_i$)*.	EBay will benefit if the company improves its performance across the parameters of *Relative Importance (RI$_i$), Website Compatibility with Social Networking Site (SCSN$_i$), Domain Age (DA$_i$) and Site Quality (SQ$_i$)*.
3.	This cluster depicts the website with the Highest Brand Contribution Index. The site scores very high on *Popularity (P$_i$)*, *Website Compatibility with Social Networking Sites (SCSN$_i$), Search Engine Optimization (SEO$_i$)* and *Keyword Research (KR$_i$)*. The site scores high on *Domain Age (DA$_i$)* and *Site Quality (SQ$_i$)*. The site scores the lowest on *Relative Importance (RI$_i$)*.	Amazon is an E-Commerce site which scores very high on *Popularity (P$_i$)*. The business model benefits substantially with inbound and outbound links as well as *Compatibility with Social Networking Sites (SCSN$_i$)* where the websites benefit from the community network value. However, despite an excellent performance across most of the dimensions, Amazon will benefit by improving its *Alexa Reach (ARE$_i$)*.
4	This cluster depicts the website with the Medium Brand Contribution Index. The site scores medium to high on *Site Quality* and *Site Accessibility*. The site scores low on *Relative Importance, Popularity, Website Compatibility with Social Networking Sites* and *Domain Age*. The site scores medium to low on *Keyword Research*.	Site in this cluster needs to improve its performance across all website dimensions.

4.3. E-Marketing and The Consumer Decision Making Process RI-3

Research Instrument RI-3 comprises of 5 sections: Demographics, Consumer Internet Usage, Consumer Pre purchase Process, E-commerce and Consumer Post Purchase Process. The results of *Demographics* show that majority of the respondents were Male (57.5%) and the rest were Female and the majority of the respondents belonged to the age group of below 30 (54.5%). *Consumer Internet Usage* comprises of C*onsumer Internet Saviness* and *Intent to Venture Online*. Consumer Internet Saviness is discussed using Descriptive Statistics and Factor Analysis was applied on Consumer Intent for Venturing Online. Consumer Saviness is measured by Consumer Internet Usage Experience, Internet Usage Frequency and the Time Spent Online. The Internet Usage Experience of the consumer shows that majority of the consumers have been using the Internet for more than 5 years (47.9%), their usage frequency is daily (95.9%) for 2-4 hrs a day. So, majority of the consumers browse internet on a daily basis. Factor Analysis was applied on intent of the Consumer to Venture Online, subsequently 5 factors were identified. The 5 factors are: *Intent to Shop, Entertainment, Task directed Behavior, other than Task Directed Behavior and Intent to Explore. Consumer Pre-purchase Process* comprises of the Need Recognition Process, Information Search Process, Evaluation of Alternatives and Sources of Information Search. Findings show that *Internet* (40%) scores the highest frequency as a Pre Purchase Information Search Source followed by Peer Recommendation, Television and so on. The results of E-Commerce section show that majority of the consumers prefer Online Services for purchasing: Computer/Game Software, Apparel/Accessory/Shoes/ Jewellery, Travel Service Reservation (flight/train/ship/car), Books/Newspaper/Magazine/ E-Books And Entertainment Tickets (movies/ performance/ exhibition/ games) 61-80%. *Free Trial* (29.5%) is the highest affecting factor of Online Shopping. Majority of the consumers feel *Secured* while shopping online and the most preferred Mode of Payment is *Cash on Delivery*. The results of last section, Post-Purchase Behavior show that 20.4% of the consumers are worried that they would not be satisfied with the services and 13.8% of the consumers said that their repurchase is based upon their last purchase satisfaction. 30.6% of the consumers want immediate reaction from the company if they would be a part of any online brand community.

To understand the behavior of the consumer in detail, two specific models (I-CPPM), (CPTOIM) were developed from the Research Instrument RI-3 (Pre Purchase Behavior and E-Commerce Section) based on the Consumer Pre Purchase Behavior and Consumer Traits and Online Shopping Issues and the results are:

4.3.1. Consumer Pre Purchase Process Model (I-CPPM)

Data was collected from 1014 consumers using RI-3, which led to the creation of *Internet-Consumer Pre Purchase Model (I-CPPM-* Fig 1). This model attempts to study the segmented profile of the online consumers in the context of their Pre-Purchase Behavior. The consumer profiling was done on the data collected using K-Means Cluster Analysis with the help of Numeric Weighting Technique which was further used for Segmentation of the Online Consumers on the basis of their Cluster Membership. Subsequently, four Consumer Segments were identified: *Cognizant Techno-Strivers, Conversant Appraisers, Moderate Digital Ambivalents and Techno Savvy Impulsive.* Table 3 shows the detailed consumer profile of each of the consumer groups. This will help define appropriate targeting and positioning strategies.
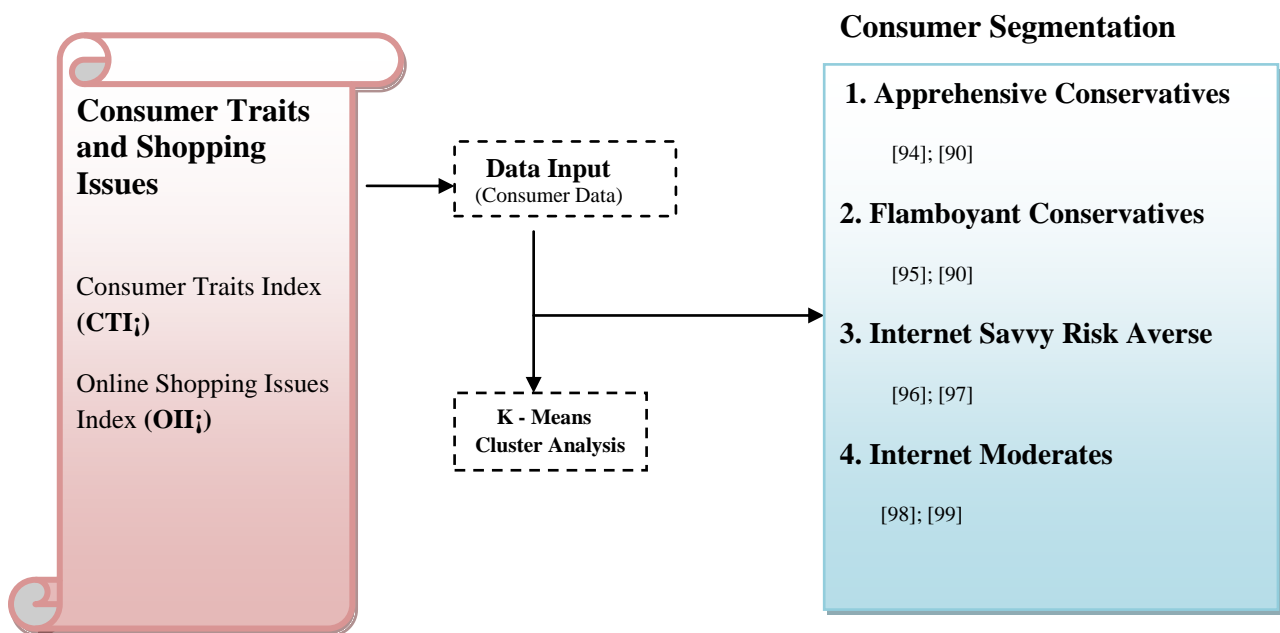
Consumer Segmentation

Fig 1: Consumer Segmentation on the basis of the role
played by the Internet in the Consumer Pre Purchase Process (I-CPPM)

Table 3: Consumer Cluster Profiles (I-CPPM)

Cluster Number	Cluster Profile	Consumer Segment	Interpretation of Consumer Behavior
Cluster 1	Maximum numbers of respondents fall in this cluster and the members of this cluster predominantly depict high *WCSIᵢ* & *CPPJIᵢ* and a medium to high *CNRIᵢ*	*Cognizant Techno – Strivers* *Cognizant* [83]; *Techno* [84]; *Striver* [85]	Consumers with high WCSIᵢ and CPPJIᵢ are internet savvy and use the internet as a source of information. These consumers take informed decisions and are cognizant towards the website load timings, navigability, readability, domain age and are influenced positively by efficient internet presence of product or brand. They are further influenced by affinity of brand, brand name, special offers, quality and website friendliness. They are slow in recognizing their needs and moderately affected by peer influence.
Cluster 2	Members in Cluster 2 depict low *WCSIᵢ*, low to medium *CNRIᵢ* and high *CPPJIᵢ*	*Conversant Appraisers* *Conversant* [86]; *Appraisers* [87]	High CPPJIᵢ shows that consumers can easily evaluate alternatives and make informed decisions. They are influenced by brand affinity, brand name, special offers, quality and website friendliness. But they are slow in recognizing their needs and somewhat affected by peers, schemes & discounts, prices and product comparisons. But low WCSIᵢ depicts that consumer is not internet savvy and less influenced by website response time, navigability and readability.
Cluster 3	Members in Cluster 3 depict medium to high *CNRIᵢ* & *WCSIᵢ* and low *CPPJIᵢ*	*Moderate Digital Ambivalents* *Moderate* [88]; *Digital* [89]; *Ambivalents* [90]	High CNRIᵢ and WCSIᵢ depict that consumers can easily evaluate and recognize their need and develop a positive stimulus towards product purchase. They are influenced by peers/offers and discounts/ surf for more information and consumer testimonials. After identifying their needs, they can easily search all possible alternatives, are internet savvy and influenced by website load time, navigability, readability and existence but when it comes to purchase they cannot zero in on the best option and fail to choose the best alternative for themselves. So, an enthusiastic beginning ends in a confused response.
Cluster 4	Small number of respondents fall in this cluster and the members of this Cluster depict high *CPPJIᵢ,* medium to high *WCSIᵢ* and low *CNRIᵢ*	*Techno Savvy Impulsive* *Techno Savvy Impulsive* [91]; [92]; [93]	High CPPJIᵢ shows that consumers are influenced positively by the efficient internet presence of the product or brand. They are further influenced by brand affinity, brand name, special offers, quality and website friendliness. The low CNRIᵢ depicts the behavior of the consumers in which they cannot identify their needs clearly but are still highly involved in information search through the website after being attracted by the website attributes of better navigability, loading time, and readability and this information search encourages them to find the best alternative and to shop online.

4.3.2. Consumer Traits and Online Shopping Issues Model (CTOIM)

Data was collected from 1014 consumers using RI-3. This led to the creation of *Consumer Traits and Online Shopping Issues Model (CTOIM-* Fig 2). This model attempts to study the Issues of Online Shopping which reflect the different Consumer Traits of the consumers. The consumer profiling was done on the data collected using K-Means Cluster Analysis with the help of Weighting Technique. 4 Clusters were extracted: *Apprehensive Conservatives, Flamboyant Conservatives, Internet Savvy Risk Averse and Internet Moderates.* Table 4 shows the detailed consumer profile of each of the consumer groups. This will help define appropriate targeting and positioning strategies.

Consumer Traits and Shopping Issues

Consumer Traits Index **(CTI¡)**

Online Shopping Issues Index **(OII¡)**

Data Input
(Consumer Data)

K - Means Cluster Analysis

Consumer Segmentation

1. Apprehensive Conservatives

[94]; [90]

2. Flamboyant Conservatives

[95]; [90]

3. Internet Savvy Risk Averse

[96]; [97]

4. Internet Moderates

[98]; [99]

Fig 2: Consumer Segmentation on the basis of the
Consumer Traits and Issues while Shopping Online (CTOIM)

Table 4: Consumer Cluster Profiles (CTOIM)

Cluster Number	Cluster Profile	Consumer Segment	Interpretation of Consumer Behavior
Cluster 1	Cluster 1 depicts high OII_i & low CTI_i	*Apprehensive Conservatives* *Apprehensive* [94]; [90]	Consumers with high OII_i are those who don't feel comfortable in showing their personal details while browsing online, they feel insecure because they cannot feel and touch the product. Consumers with low CTI_i are those who think that online shopping is not more adventurous as compared to offline shopping, and they enjoy surfing the internet as they do not lose track of time while browsing.
Cluster 2	Maximum number of respondents falls in this cluster. This cluster depicts low to medium CTI_i and low OII_i	*Flamboyant Conservatives* *Flamboyant* [95]; [90]	Consumers in this cluster are not hugely impacted by the internet and are not very fastidious about the online usage as the online medium is not a very significant dimension of their lives.
Cluster 3	Members in Cluster 3 depict high CTI_i & medium to high OII_i	*Internet Savvy Risk Averse* *Internet Savvy Risk Averse* [96]; [97]	These are individuals who have a penchant for using the internet and benefit tremendously from the online surfing process. They are adventurous individuals who enjoy the online experience but are limited by their aversion to taking risk. Their conservative behavior makes them prone to worries with regard to making an online purchase.
Cluster 4	Small number of respondents fall in this cluster and the members of this Cluster depict low to medium OII_i and low CTI_i	*Internet Moderates* *Internet Moderates* [98]; [99]	These are individuals who possess a moderate degree of internet saviness. They are not very technical in nature, but are moderately anxious about issues concerning internet usage for shopping.

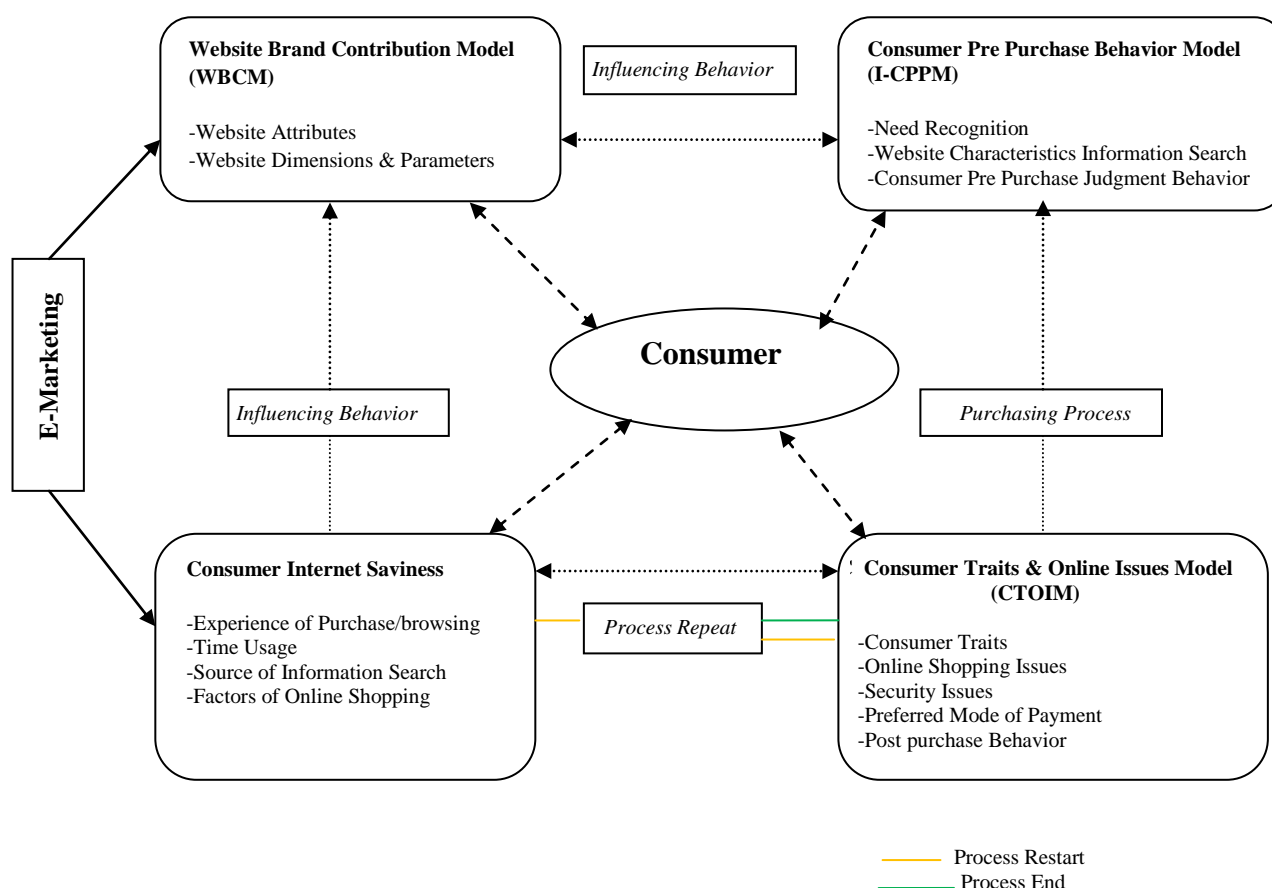### 4.3.3. Emergent Model of E-Marketing and the Consumer Decision Making Process

The Website Attribute Index (WAI), Website Brand Contribution Model (WBCM), Consumer Pre-purchase Model (I-CPPM) and *Consumer Traits and Online Issues Model (CTOLM)* together helped to integrate all the findings of the research and develop an Emergent Model (Fig 3).

This will help the organizations to understand the behavior of the consumers and the relation between marketers and consumers. The Fig 3 represents that the Consumer is at the centre of the emergent Model and there exists a bi-directional relationship between the consumer and the four dimensions of the Model. These four dimensions are the individual models developed during the research study and are now playing the role as the important pillars of the final emergent model.

It shows that if the consumers are more internet savvy, they will be influenced by the Website Brand Contribution dimension, where attributes and website parameters play an important role in

influencing them. If consumers are satisfied with the website attributes and parameters, they will be influenced towards the Pre Purchase Process, where they will recognize their needs after visiting websites and will find sources of information search and ways to evaluate their information to find the best option for purchase and then move towards the purchase decision where they deal with the shopping issues and traits, select the best mode of payment and take the decision to buy the product/ service from the visited website. They demonstrate their post purchase behavior and if they are satisfied with their purchase, they have positive behavior towards the website and vice-versa and their purchase process ends here. If they want to repeat the process, this process will continue in the same way.

This model attempts to show how Consumer Behavior and E-marketing are linked with each other. This emergent model will definitely help the organizations to know the important phases of the purchase process.
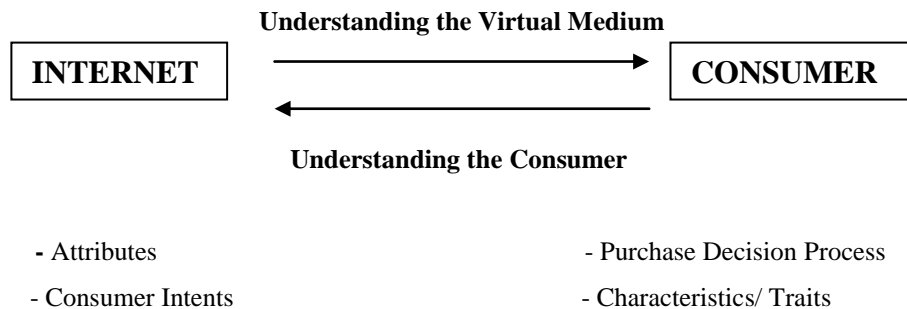

Fig 3: Emergent Model of E-Marketing and The Consumer Decision Making Process

5. CONCLUSIONS AND IMPLICATIONS

1. The entire research study was focused on developing a series of models to link two vital domains for organizations.

(i) The opportunity offered by the virtual medium &

(ii) The consumer decision process and characteristics; an understanding of which will make organizations leverage the opportunities offered by the web to their advantage.

Understanding the Virtual Medium

INTERNET	$\longrightarrow$	CONSUMER

Understanding the Consumer

- Attributes   - Purchase Decision Process

- Consumer Intents   - Characteristics/ Traits

2. It is important for organizations to recognize the value of the relevance of website attributes in the context of their ability to cater to appropriate Consumer Intent for venturing online.

3. It is important for organizations to understand the Website Attributes, Navigability and Search ability in impacting consumer sensitivity for a brand visible online and also increase the value of the brand in the online sphere by engaging the consumers to spend more time on the website.

4. Classifying consumers into well defined segments on the basis of their Prepurchase Behavior can aid marketing in developing more streamlined and focused Consumer Targeting Process.

5. An analysis of Consumer Characteristics and Specific Traits can enable organizations to segment Consumers and design Targeting Strategies appropriately.

6. LIMITATIONS & FUTURE DIRECTIONS

(i)   The Website Brand Contribution Model (WBCM) study can be expanded by including a large number of organizations across each vertical and can also be used to educate organizations with respect to the performance of their website vis-à-vis their competitors. A comparison of site performance across website dimensions in the context of competition will help companies improve website effectiveness and efficiency considerably.

(ii)   In a view to maintain a focused approach, the study has not focused on the use of social media and its impact on the consumer purchase process.

(iii)   The entire research study can be now focused on one specific industry vertical to study the consumer decision making process. Same set of consumers can be examined and their online purchase behavior can be compared in the context of two different industry verticals.

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