

USAGE OF E-COMMERCE FOR CONSUMERS: AN EMPIRICAL STUDY

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E-commerce comprises core business processes of buying and selling of goods, services and information over the internet. The e-commerce information available on the Internet is huge and still growing. It has opened a Pandora box for businesses as well as consumers. There are many uses of e-commerce depending on the context in which it is used. In the present paper, an attempt has been made to study the usage of e-commerce for consumers. For this purpose the data has been collected from 560 respondents through survey-questionnaire and analyzed with the help of Factor Analysis. The findings reveal that the consumers uses e-commerce mostly to purchase daily use products, online registration and payments, to avail services offered by service sector and information & communication technology (ICT). To see whether there is any significant difference among these factors, the data was further analyzed according to various demographic variables viz. income, occupation, age, gender, marital status and educational qualification with the help of ANOVA and t-test.

Key words: E-commerce, E-Commerce Usage, Online Purchasing, Online Registration, Online Service, ICT.

INTRODUCTION

Electronic commerce (e-commerce) has become a buzzword for businesses over the past few years, with increased awareness about the use of computer and communications technologies to simplify business procedures and increase efficiency. Combining a range of processes, such as electronic data interchange (EDI), electronic mail (e-mail), World Wide Web (WWW), and Internet applications, e-commerce provides ways to exchange information between individuals, companies, and countries but most important of all, between computers. In more simplify way, e-commerce is the movement of business onto the World Wide Web. This movement has been broken up into two main sectors: business-to-business (B2B) and business-to-consumer (B2C). It mainly involves buying & selling of goods, services, and information over the internet,

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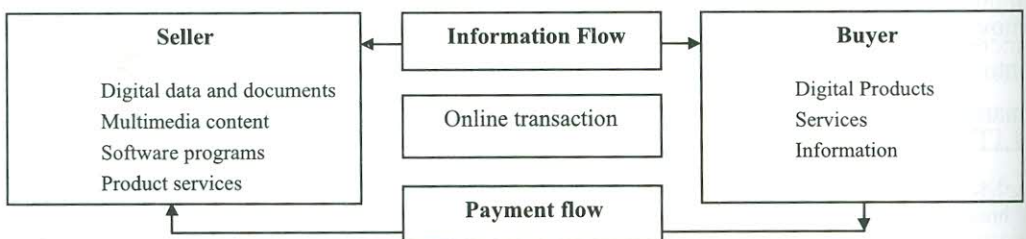
which is huge source of e-commerce information and still growing.

E-commerce facilitates new types of information-based business processes for reaching and interacting with customer service. It can also reduce costs in managing orders and interacting with a wide range of suppliers and trading partners areas that typically add significant overhead to the cost of products and services. It enables the formation of new types of information-based products such as interactive games, electronic books, and information on demand that can be very profitable for content providers and useful for consumers. Thus, e-commerce can result in improved efficiency in finding and in developing new products and markets. Clearly, a key element of e-commerce is information processing (Kalakota & whinstone, 2007).

The internet is profoundly changing consumer behavior. One in five customers walking (in America) to buy an electrical appliance will have researched their purchase online - and most will know down to a dime what they intend to pay. More surprisingly, three out of four (Americans) start shopping for new cars online, even though most end up buying them from traditional dealers. The difference is that these customers come to the showroom armed with information about the car and the best available deals. Sometimes they even have computer print outs identifying the particular vehicle from the dealer's stock that they want to buy (Joseph & S.J., 2008).

E-commerce endeavors to improve the execution of business transactions over various networks. These improvements may result in more effective performance i.e. better quality, greater customer satisfaction, and better corporate decision making; greater economic efficiency i.e. lower costs; and more rapid exchange i.e. high speed, accelerated, or real-time interaction. More specifically, e-commerce enables the execution of information-laden transactions between two or more parties using interconnected networks. These networks can be a combination of POTS (plain old telephone system), cable TV, leased lines, and wireless. Information based transactions are creating new ways of doing business and even new types of business.

Figure 1.1 Buyer/Seller Transactions



Source: Kalakota and whinston (2009)

administration and human resource management activities more efficiently. Jena (2001) is also of the opinion that the use of e-commerce technologies can result in improved efficiencies in finding and servicing customers, communicating with trading partners and developing new products and markets. The cutting edge of business today is e-commerce that helps merchants and consumers to cut costs while improving the quality of goods and services, and increasing the speed of service delivery (Srivastave et al., 2001). With the ability to perform e-commerce anywhere at any time, smaller firms will be able to enter and participate at less cost and more efficiently in new markets (Chawla, 2001). With the help of e-commerce businesses can focus on supply networks, information flows, efficiency and course relying on customers to build long lasting relations with the customers (Kiran and Deepika, 2010).

According to Chaudhari (2001) e-commerce has broken down geographical barriers and brings together customers across the globe. E-commerce reduces economic distance between manufacturers and consumers. But there are many challenges in e-commerce including the use of computer, Internet and credit card, cyber laws, interstate goods movement regulations, absence of e-commerce supporting infrastructure, privacy and security, language problem, absence of digital literacy, etc. However, Gavini and Rekha (2001) advocated that e-commerce is expected to replace the traditional commerce with regard to travel, books, software and other services in the B2C sector. By observing the trends, views, perceptions and opinions of various organizations, it is obvious that e-commerce would play an unbeatable role in the trade circles in the years to come.

Gardner (1994) pointed out human resources, vendor and maintenance, culture, funding, education and training as key factors for ICT use in developing countries. Without adequate training, organizations may not be able to effectively use them. E-commerce has the ability to deliver cost effective solutions which suit our needs and has made the products (insurance) suitable for e-commerce (Alam et al., 2009). Increase in the PC and internet penetration along with the growing preference of Indian consumers to shop online has given a tremendous boost to e-tailing- the online version of retail shopping. An estimated 10 percent of the total e-commerce market is accounted by e-tailing (Murugavel and Muthamizh, 2010).

Vehovar et al. (2001) revealed that sample surveys are increasingly being used to measure e-commerce activities focusing especially on the sensitivity of the results to the measurement instrument. Several survey modes are compared, with special attention to the Web as a possible alternative to more expensive telephone and mail

data-collection techniques. Controlled experiments show that e-commerce survey topics are sensitive to the measurement instrument, and especially to the Web questionnaire. Suh and Han (2003) studied the impact of customer perceptions of security control on e-commerce acceptance through a web survey of Internet banking users. Results indicated that perceptions of non repudiation, privacy protection, and data integrity have a significant impact on trust in e-commerce. Trust also has a significant impact on e-commerce acceptance. Rustam and Fei (2005) worked on a method for supporting consumer buying decisions in e-commerce and argued in favor of facilitating imprecise preference elicitation and stressing divergent processes in providing decision support for infrequent shopping in e-commerce. Sivankutty and Sudhakaran (2011) conducted a survey and found that 100% professionals (librarians) surveyed are aware of the online newspaper sites and more than half of the respondents visit the online newspaper site daily. National newspaper sites were preferred by librarians. It is also found that librarians are aware of the developments that happen around them and they circulate and archive the important news items appearing in the newspaper sites.

Some factors that militate against the use of information technology in developing countries are the cost factor, problems of foreign exchange required for the purchase of computers, lack of library and information standards, inadequate and unreliable telephone network systems, shortage of manpower, low prestige of information professions, difficulty in recruiting specialist and lack of continuing education (Eres, 1987). Even majority of the users do not have the requisite skills and as such shy away from the use of information technology. Lack of user education and time for practical work on the use of information technology was among the problem of users (Oyesika and Oduwole, 2004).

E-commerce has changed the relationship between the producers and consumers, suppliers and partners, the storage providers and distributors, and the bankers and the traders/consumers (Raiwani and Ramola, 2001). There are several issues like advertising, marketing, stock exchange, payment mechanism, banking, taxation, supply chain management, cyber laws and WTO relating to electronic dealings (Bhatia and Singh, 2002). E-commerce is one of the key areas for policy research among the WTO related issues in the area of services. Though India has made giant strides in software and business process outsourcing (BPO), services exports, the use of e-commerce for the rest of its export basket remains an untapped potential (Bansal et al., 2011).

RESEARCH PROBLEM

Today e-commerce has become a buzzword for businesses as well as consumers. E-commerce comprises core business process of buying & selling of goods, services & information over the net. E-commerce has made it been possible for the corporate to expand their business in the form of B2B, B2C, etc as e-commerce is the application of new technology particularly internet & web technology to help individual, business & other organizations to conduct business better. It has reduced economic distance between manufacturer & consumers. It can change the behavior of consumers and encourage them to buy and pay online. It may also help in offline buying and selling through plethora of information available on internet, which is still growing. Customers can come to the dealer armed with information about the product and look for best ever deal. In light of these developments it will be interesting to see for what purpose e-commerce is being used by the consumers. Are they so techno savvy that they can buy and pay online? There is also a paucity of research in this area as no such studies have been carried out, though abundant of literature is available on e-commerce. Thus, in the present study an attempt has been made to know the usage of e-commerce for consumers.

Objectives

1. To study the usage of E-commerce for consumers.
2. To study the impact of demographical variables on usage of e-commerce for consumers.

METHODOLOGY

In the present study Haryana, a northern state of India, is taken as universe. Multistage sampling technique has been used to collect the data. The state of Haryana has been divided into four divisions/zones, from each divisions/zones two districts have been chosen for sample. 70 respondents from each districts has been selected as sample. Overall sample consists of 560 respondents comprising of different age group, male & female, having different educational qualifications, belonging to different areas, engaged in different occupations and falling in different income groups. The data has been collected through survey – questionnaire, finalized after pilot survey (40 respondents). The final questionnaire consists of 21 items. Data, thus generated, has been analyzed with the help of Factor Analysis, ANOVA, t-test, Mean & Standard Deviation. The data was subject to reliability test and the Cronbach's alpha came to be 0.91, which is at quite acceptable level.

RESULTS

Here Principal Component Method of Factor Analysis has been applied. Factor extraction was stopped when Eigen value came to 1.00, thereby extracting 4 factors. The factor loading of 0.30 or more is significant and retained for further analysis. These factors account for 60.34% of total variance (Table 1). The communalities range from 0.35 to 0.74 (Table 2). Here each of the factors represents the usage of e-commerce (Table 3). Following is the detailed explanation of all these factors:

Table 1: Eigen values with cumulative percentage of variance

Components	Eigen value	% of variance	Cumulative % of variance
1	4.42	21.02	21.02
2	3.27	15.56	36.59
3	3.17	15.10	51.69
4	1.82	8.65	60.34

Table 2: Rotated component matrix

Variables	Components/Factors				h ²
	1	2	3	4	
Booking of railway ticket	0.13	0.09	0.71	0.25	0.59
Booking of an airline ticket	0.13	0.03	0.79	0.10	0.66
Booking of hotels	0.31	0.13	0.74	0.14	0.68
Banking services	0.15	0.52	0.48	0.01	0.52
Insurance services	0.32	0.38	0.58	-0.05	0.59
Income tax services	0.15	0.36	0.64	0.11	0.58
Online registration and appointments	0.10	0.72	0.17	0.13	0.57
Applying online for entrance test	-0.06	0.78	0.05	0.18	0.65
Applying online for jobs	0.08	0.78	0.07	0.23	0.67
Payment of fees, etc.	0.26	0.63	0.16	-0.02	0.50
Online payment for bills	0.32	0.45	0.31	0.19	0.43
Purchase of books, magazines and journals, etc.	0.64	0.22	0.06	0.19	0.50
Membership of various institutes/libraries	0.42	0.32	0.26	0.05	0.35
Downloading free software	-0.00	0.38	0.12	0.70	0.65
Purchase of software, hardware, DVDs and CDs	0.38	0.17	0.18	0.65	0.63
Purchase of mobiles	0.51	0.09	0.24	0.62	0.71
Purchase of electronic items	0.64	0.06	0.24	0.43	0.65
Purchase of dresses, apparels and footwear	0.77	0.06	0.14	0.21	0.66
Purchase of health care products	0.83	0.09	0.20	0.03	0.74
Purchase of cosmetic products	0.80	0.07	0.16	0.07	0.68
Purchase of household items	0.80	0.09	0.20	0.02	0.68

Table 3: Details of the extracted factors

Sr. No.	Factors affecting usage of e-commerce	Factor loadings
Factor 1 Purchase of daily use products		
1	Purchase of health care products	0.83
2	Purchase of cosmetic products	0.80
3	Purchase of household items	0.79
4	Purchase of dresses, apparels and footwear	0.77
5	Purchase of books, magazines and journals, etc.	0.64
6	Purchase of electronic items	0.64
7	Membership of various institutes/libraries	0.42
Factor 2 Online registration and payment		
1	Applying online for entrance test	0.78
2	Applying online for jobs	0.78
3	Online registration and appointments	0.72
4	Payment of fees, etc.	0.63
5	Banking services	0.52
6	Online payment for bills	0.45
Factor 3 Use in service sector		
1	Booking of an airline ticket	0.80
2	Booking of hotels	0.74
3	Booking of railway ticket	0.71
4	Income tax services	0.64
5	Insurance services	0.58
Factor 4 Use in information and communication technology (ICT)		
1	Downloading free software	0.70
2	Purchase of software, hardware, DVDs and CDs	0.65
3	Purchase of mobiles	0.62

Factor 1: Purchase of daily use products

The basic structure of Factor-1 reveals that consumer use e-commerce to purchase routine use products, hence it is named as 'purchase of daily use products'. Among routine use products, consumers purchase health care products, cosmetic products, household's items, dresses, apparels and footwear, books, magazines & journals, electronic items. To become the members of societies/associations has also become the routine job for consumers nowadays. Thus, it can be concluded that e-commerce has reduced the pressure of consumers by purchasing or routine use products sitting at home and saving their time.

Factor 2: Online registration and payment

All the variables loaded on this factor are having positive factor loading and indicate that all these variables share most of their variances among itself. The nature of this factor exhibits that e-commerce is being used by consumers for online registration & payment. Today consumers can apply online for entrance test, jobs, registration, etc. Appointments can also be obtained online by using e-commerce. It also helps the consumers to make payment of fee, bills, etc. Consumers can also opt e-banking and avail the various services offered by banks. Thus, it can be inferred that by using e-commerce, consumers can get themselves registered for various activities and make payments, thereby saving their precious time which can be used for other strategic work.

Factor 3: Use in service sector

E-commerce is providing us those services about which even we have not thought. It helps the consumers to book their airline ticket, booking of rooms in a hotel, booking of a railway ticket, etc. all these could have been possible by using e-commerce. Now we can file our income tax return online. Various insurance companies are also offering online services to the consumers so that consumers can know about their status and can take decision accordingly. Therefore, there is a huge scope for consumers to using e-commerce in service sector.

Factor 4: Use in information communication technology (ICT)

The variables loaded on factor-4 i.e. downloading free software, purchase of software, hardware, DVDs & CDs and purchase of mobile, make it amply clear that e-commerce can be used in information & communication technology (ICT). It can fasten the communication between various stakeholders including consumers. Consumers can become aware what is happening around them. Consumers can search as many alternatives as possible with the help of e-commerce, thereby it facilitate their better decision making. Therefore, keeping in mind the nature of variables loaded on this factor, it has been named as 'Use of e-commerce in ICT'.

COMPARATIVE ANALYSIS

To see whether there is any significant difference among consumers on usage of e-commerce, the impact of demographic variables i.e. income, occupation, age, gender, marital status and educational qualification was studied in this regard. Mean of all the variables loaded on a factor was calculated, thereby for all the factors respectively. Then t-test and ANOVA was applied on factor's mean to make a comparison among consumers demographically.

(A) Effect of income on usage of e-commerce**Table 4: Comparison of factors' means -ANOVA (on the basis of annual income (in lakhs))**

Factors	<2		2-5		5-10		>10		ANOVA	
	Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.	F	Sig.
Purchase of daily use products	2.59	1.09	2.58	1.04	2.66	1.03	2.41	0.73	0.21	0.89
Online registration and payment	3.39	0.98	3.46	1.05	3.45	0.90	4.06	0.72	1.37	0.25
Use in service sector	2.52	1.18	2.68	1.08	2.93	1.16	2.93	1.39	3.04	0.03
Use in information communication technology (ICT)	3.03	1.16	3.05	1.10	2.97	1.13	3.41	0.74	0.44	0.73

Income of customers may play a significant role in using e-commerce. The ANOVA (Table-4) reveals that the use of e-commerce is significantly influenced by income, as the F-value on this factor (3.04) is significant ($p < .05$). High mean value on this factor indicate that high income group customers (>5 lakh) are availing more services like airline & train tickets, booking of hotels, e-return by using e-commerce than any other income group. Further it is found that low income group customers are using e-commerce to less extent in these services.

“Purchase of daily use products”, “Online registration and payment”, and “Use in information communication technology (ICT)” yield non-significant F-ratios suggesting thereby that customers are giving equally treatments to these factors irrespective of their income. Thus, it can be concluded that uses of e-commerce across customers of various income levels will remain same with regard to above mentioned 3 factors.

(B) Effect of occupation on usage of e-commerce**Table 5: Comparison of factors' means -ANOVA (on the basis of occupation)**

Factors	Govt. job		Private job		Business		Professional		Students		ANOVA	
	Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.	F	Sig.
Purchase of daily use products	2.49	1.02	2.71	1.07	2.77	1.01	2.58	1.00	2.43	1.11	2.08	0.08
Online registration and payment	3.41	0.97	3.57	1.00	3.53	0.92	3.35	0.99	3.29	1.05	1.78	0.13
Use in service sector	2.83	1.13	2.67	1.09	2.78	1.16	2.76	1.11	2.32	1.21	3.75	0.01
Use in information communication technology (ICT)	3.01	1.14	3.15	1.18	3.18	1.11	2.92	0.97	2.90	1.15	1.45	0.26

The summary of ANOVA (Table 5) reveals that F-value for “use in service sector” is significant whereas, F-value for “purchase of daily use product”, “online registration and payment”, and “use in information and communication technology (ICT) are non significant. F-value for “use in service sector” is 3.75 significant at 1% level of significance. The high mean score on this factor is accorded by people in government job indicating thereby that these people use e-commerce to avail various services like civil aviation, railway, banking, insurance, income tax, etc., to a greater extent in comparison to people who are in private job, businessmen, professional and students. On rest of the factors the usage of e-commerce will not be differ occupation wise.

(C) Effect of age on usage of e-commerce

Table 6: Comparison of factors' means -ANOVA (on the basis of age (in years))

Factors	<30		30-40		40-50		>50		ANOVA	
	Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.	F	Sig.
Purchase of daily use products	2.57	1.08	2.63	1.02	2.79	0.91	2.07	1.24	0.78	0.50
Online registration and payment	3.46	1.01	3.40	0.96	3.48	0.93	2.00	1.01	2.98	0.03
Use in service sector	2.54	1.14	2.87	1.14	3.11	1.11	2.65	1.14	4.53	0.00
Use in information communication technology (ICT)	3.06	1.15	2.99	1.07	3.08	1.01	1.75	1.50	1.93	0.12

Table 6 depicts that F-value for the factors 'online registration and payment' and 'use in service sector' is significant. The highest mean score on these variables is accorded by customers in the group of 40 to 50 years. It indicates that these age groups of people mostly use e-commerce for availing different services offered by service sector, and for online registration and making payment. However, there is no significant difference among customers of different age group while using e-commerce in routine use products and ICT.

(D) Effect of gender on usage of e-commerce

Table 7: Comparison of factors' means –t-test (on the basis of gender)

Factors	Male		Female		t-test (2-tailed)	
	Mean	S.D.	Mean	S.D.	t	Sig.
Purchase of daily use products	2.57	1.08	2.63	1.02	-0.60	0.55
Online registration and payment	3.46	1.01	3.40	0.96	0.64	0.52
Use in service sector	2.54	1.14	2.87	1.14	-2.91	0.00
Use in information communication technology (ICT)	3.06	1.15	2.99	1.07	0.68	0.49

Usage of e-commerce in service sector yields significant t-value (-2.91, $p < .000$). It suggests that male & female differ significantly on this use of e-commerce. High mean value (Table 7) on this factor is accorded by female (2.87) reveal that female are using e-commerce for availing the services offered by banking, railways, airline, insurance, etc. more than their counterparts male. On other usage of e-commerce, sex wise there is no significant difference. Therefore, irrespective of their sex, customers are using e-commerce with the same spirit on these usages i.e. daily use products, online registration & payment, and ICT.

(E) Effect of marital status on usage of e-commerce

Table 8: Comparison of factors' means –t-test (on the basis of marital status)

Factors	Married		Unmarried		t-test (2-tailed)	
	Mean	S.D.	Mean	S.D.	t	Sig.
Purchase of daily use products	2.68	1.01	2.54	1.08	1.54	0.13
Online registration and payment	3.50	0.92	3.40	1.05	1.18	0.24
Use in service sector	2.91	1.10	2.48	1.15	4.43	0.00
Use in information communication technology (ICT)	3.03	1.12	3.04	1.14	-0.06	0.95

The significant t-value ($t=4.43$, $p < 0.00$) of “use in service sector” highlights that there is a significant difference among the married and unmarried customers. The mean score (Table 8) indicates that married customers are more influenced in the use of e-commerce in service sector than unmarried consumers, it may be because of their need, which are different. On the other hand the non significant t-value shows that there is no significant difference on remaining 3 factors. Thus, it can be concluded that married and unmarried customers treat e-commerce use in purchase of daily use products, online registration and payment, and use in (ICT) equally without any pre assumption.

(F) Effect of educational qualification on usage of e-commerce

Table 9: Comparison of factors' means -ANOVA (on the basis of educational qualification)

Factors	Matric		10+2		Graduation		Post graduation		Doctorate		Professional		ANOVA	
	Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.	F	Sig.
Purchase of daily use products	2.33	1.07	2.58	1.18	2.70	1.05	2.56	1.06	2.53	0.98	2.55	0.96	0.52	0.76
Online registration and payment	2.28	1.04	3.00	1.14	3.46	0.95	3.58	0.91	3.41	1.04	3.63	0.95	7.36	0.00
Use in service sector	1.80	0.83	2.31	1.16	2.82	1.11	2.63	1.12	2.69	1.12	2.88	1.23	3.65	0.00
Use in information communication technology (ICT)	2.30	1.34	3.00	1.19	3.16	1.13	2.98	1.10	2.98	1.13	3.12	1.13	1.36	0.27

The summary of ANOVA reveals that F-value for “online registration and payment” and “use in service sector” are significant, whereas F-value for “purchase of daily use products” and “use in ICT” are non-significant. The significant F-value for 'online registration and payment' and 'use in service sector' is 7.36, 3.65 respectively. The high mean score on these factors is accorded by professional (Table 9) indicating thereby that the customers of this occupation consider 'online registration and payment' and 'use in service sector' as the most important usage of e-commerce in comparison to customers having other qualifications.

“Purchase of daily use products” and “use in information communication technology (ICT)” yields non-significant F-value 0.52, 1.36 respectively suggesting that there is no significant difference on these two usages of e-commerce. Thus, it can be concluded that usage of e-commerce by customers of different educational qualifications will remain same with regard to above mentioned two factors.

On the basis of comparative analysis of usage of e-commerce it can be inferred that customers differ on their preferences on “using e-commerce in service sector”, across various income, occupation, age, gender, marital status and educational qualification, whereas, age and educational qualification wise, they differ on “Online registration and payment”. Other two usages i. e. 'purchase of daily use products' and 'use in ICT' are not influenced by demographics at all.

DISCUSSION

The findings of the present study reveal that there are four usages of e-commerce for consumers as extracted by factor analysis. The customers prefer “purchase of daily use products” viz. purchase of health care, cosmetic products, household items, dresses, apparels, footwear and purchase of books and magazines, electronic items. The shopping of these products required lot of time which can be saved by using e-commerce. The second most important usage of e-commerce is 'online registration and payment', where customers can use e-commerce for online registration, getting appointments, making payment of fee, bills, etc. These findings are supported by Jena (2001) who found that customers use e-commerce information for purchasing products and making payment online.

“Use in service sector” appeared the third most usage of e-commerce. Customers use e-commerce for booking airline tickets, railway ticket, booking of hotels, filing of e-return and insurance services. Thus, service sector emerged as most important sector where e-

commerce can be used to a greater extent. 'Information communication technology (ICT)' is another usage of e-commerce. E-commerce has fastened the communication between business and consumers, which may help in more purchase of goods and services by consumers, thus, corporate can increase their customer base. These findings are in conformity with the findings of Eres (1987) and Gardner (1994). With the help of above discussion it can be concluded that these usages of e-commerce has/will replace the traditional commerce with regard to travel, books, software and other services as advocated by Gavini & Rekha (2001).

ANOVA and t-test was applied to see whether statistically there is any significant difference among usage of e-commerce across various demographic levels. Income, occupation, age, gender, marital status and educational qualification wise significant differences have been observed among customers in terms of 'use in service sector'. There is also a significant difference in terms of 'online registration and payment' on the basis of age and educational qualification. However, demographically there is no significant difference with regard to "purchase of daily use products" and "use in information and communication technology (ICT)", hence, being treated by consumers in the same way. Thus, usage of e-commerce viz. use in service sector and online registration & payment is affected by demographics, whereas, purchase of daily use products & use in ICT is not influenced by demographics at all. Therefore, to attract the customers corporate needs to frame their strategies accordingly.

CONCLUSION

E-commerce has brought a sea change in running a business. Nowadays corporate are able to offer plethora of services to attract the consumers. Consumers are also responding and using e-commerce for different purposes. They use e-commerce to purchase daily use products, online registration and payment, availing services, and information communication technology (ICT). These usages of e-commerce help the consumers to save their time and cost. In the light of these developments it is expected that e-commerce will replace traditional commerce with regard to travel, books, software, and other services in the sector of 'B 2 C'. Thus, e-commerce would play an unbeatable role in trading in the years to come.

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