



## ATTITUDE AND LIFESTYLE'S INFLUENCE ON ONLINE SHOPPING AMONG NEWLY MARRIED WOMEN: A CASE OF BHUBANESWAR CITY, ODISHA

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### ABSTRACT

*Online shopping is evidently the present future trend of shopping. With the pace of each day's work increasing day-by-day people feel that they do not have the time to spend and go to a retail outlet to shop. Hence online shopping has become the more preferred channel of shopping. To make most of this new trending consumer behavior, online businesses should pay more attention to the changing lifestyle patterns and attitudes of the consumers that have the most effect in their purchasing decision who are primarily newly married women. This study aims to analyze how far the lifestyles and attitudes of consumers influence mobile phone purchasing decisions through online shopping. The populations in this study are from Bhubaneswar. The data was analyzed through factor analysis and ANOVA to find the results. The results of the study showed that influence on lifestyle is high on the purchasing decisions. Attitude alone has no influence on the purchasing decision of mobile phones through online shopping whereas lifestyle combined with attitude has an influence on the purchasing decision of mobile phones through online shopping.*

**Keywords:** *Consumer Behaviour, Lifestyle, Attitude, Online Shopping, Mobile Phones, Purchasing Decision*

### INTRODUCTION:

Online shopping is evidently the future trend of shopping. With the pace of each day's work increasing day-by-day people feel do not have the time to spend time and effort to go to a retail outlet to shop. Hence online shopping becomes the more preferred channel of shopping. To make most of this new trending consumer lifestyle change online businesses should pay more attention to the changing lifestyle patterns and attitudes of the consumers that have the most effect on their purchasing decision. This is exactly what the paper tries to capture: the lifestyle and consumer behavior patterns that affect their online purchasing choices.

Selvakumar & Raghavan in 2017 seeing the surge in online shopping investigated the influence of lifestyle and attitude about online shopping. This research paper is an addition to their research with the geographical difference. Consumers prefer online shopping due to three main factors: practical, easy and efficient. So the online businesses should try to plan their strategies centralizing these three factors. There are two steps in consumer's attitude towards online shopping. First: Consumer's attitude towards acceptance of online shopping and the second: consumer's acceptance of a particular site as the preferred platform for shopping.

Indian e-commerce industry has been growing at a tremendous rate. The number of consumers online has increased more than three times since 2012. The confidence to buy online, or in other words, the consumer's acceptance of online shopping as a shopping channel is on the rise in India. According to Managing Director of Google India, Rajan Anandan, 71% of the non-online buyers will start online shopping. Although there is a significant amount of online purchasers, there is still larger amount of Internet users that are still to be tapped. This gives an opportunity for the online businesses to increase their market share or tap into new markets.

Studies done by various analysts indicate that the consumer's behavior and attitude are among men and women and also among different age groups. Level of risk aversion is said to be one of the main factors influencing the purchasing decision. Buyers have also been categorized into four different categories: trial, occasional, frequent and regular based on the frequency of online purchases. Each category has a different attitude towards online shopping.

Consumer attitudes are a tendency to learn to behave in a manner. In other words, if a consumer has a positive attitude towards a product/service then they will always have a strong desire to purchase the product/service. It has been discovered that the majority customers do a mixed medium shopping whereas only a few customers to the extreme end of the strata ie.10% either buy from home or buy from physical stores. The number of online buyers in India is set to jump more than six-fold from 35 million at the end of the calendar year 2014 to 215 million by end of 2020, said analysts Sandeep Muthangi, Nandish Dalal and Kunal Rathod of India Infoline Group (IIFL) in a September report. Over 65% of Internet traffic in India comes from mobile handsets, compared to more than 35% in China and over 30% in the US, says an August report by Credit Suisse. E-tailers like Snapdeal, Flipkart, and Amazon get over 70% of their traffic from the mobile device, which clearly depicts the increase of mobile handsets amongst the customers.

The purpose of this study is to identify the influence of the lifestyle and consumer's attitude on purchasing decision of mobile phone via online shopping. A quantitative approach is used which analyses the result from a questionnaire sent out to a sample size of respondents. The independent variables are the lifestyle and attitude of the consumers of online shopping and the dependent variable is the purchasing decision.

#### **LITERATURE REVIEW**

In the paper "Consumer online shopping attitudes and behavior: An assessment of research" the author discusses the current status of studies of online shopping attitudes and behavior and they are investigated through an analysis of 35 empirical articles found in nine primary Information Systems (IS) journals and three major IS conference proceedings. A taxonomy is developed based on their analysis. The paper discusses that consumers' satisfaction is a key factor in online shopping, yet only three studies investigate it. The paper also states the extent to which customers are satisfied is directly related to attitudes toward online shopping or toward specific Internet stores (Li, N., & Zhang, P.,2002).

The paper Factors Influencing Consumers E-Commerce Commodity Purchases Commerce Commodity Purchases predicts that estimates of online shopping usage project steady growth, the number of young adults buying online will increase proportionally. Findings of the research indicate that young adults with a history of e-commerce purchasing experience have a more positive attitude towards online buying than do young adults without e-commerce purchasing experience. In a related finding, a history of e-commerce purchasing experience serves as a good predictor of future e-commerce commodity purchases. Additionally, consumer risk and shopping experience perceptions were found to influence experienced e-commerce shoppers' commodity purchase decisions more than customer service or consumer risk. (Dillon, T.W.D.T.W. & Reif, H.L.R.H.L, 2004).

In the research paper "Web-based shopping: consumers' attitudes towards online shopping in New Zealand", the authors discuss about the factors affecting online New Zealand buyers' behaviour, and the relationships between these factors and the type of online buyers, This paper is part of larger study, and focuses on factors which online New Zealand buyers keep in mind while shopping online. It also investigates how different types of online buyers perceive websites differently. The four types of online New Zealand buyers; i.e., trial, occasional, frequent and regular online buyers; perceived the four website factors differently. These buyers have different evaluations of website design and website reliability. (Shergill, Gurvinder S., and Zhaobin Chen 2005)

The paper "Undergraduates and online purchasing behavior" studies on the online purchasing behavior of Undergraduates who are studying at Universiti Putra Malaysia. Pearson correlation was used to measure the relationship between age, purchase perception, website quality and attitude towards online purchasing behavior. The study concluded that gender, education background, purchase perception and website quality have a direct influence on attitude towards online purchasing behavior, (Osman, S., Yin-Fah, B. C., & Choo, B. H. 2010).

To comprehend the consumers' reasons to take part in shopping online, it is important to take into consideration the situational factors that lead to it. Wolfenbarger and Gilly (2001) concluded that the reason most shoppers like to make online purchases is due to high accessibility and great convenience. Shopping from home saves them the effort of travelling because it allows them to shop right from their house. This is especially good for people who have long working hours and not much spare time to shop, as the internet allows consumers to shop at any time during the 24 hours in a day. Therefore, one of the key situational factors is the time limitation. According to Avery (1996), another factor is immobility; this is found in consumers who are unable to go out shopping to stores due to problems such as an illness or a physical disability (Monzuwé et al., 2004).

The third situational factor is geographical as it is related to the distance consumers often need to travel to the stores which have the items they need. Consequently, online shopping helps them overcome this burden. For instance, many people residing in busy cities may not have the appropriate transportation to travel to more affordable shops. They may be forced to shop at the costly town centers if it was not for the option to shop online (Dennis et al., 2007).

A study was conducted on consumers' attitude towards online shopping on Penang famous fruit pickles as an alternative to visiting the physical shop. Pearson's Correlation and 1-way ANOVA were used to test hypotheses and determine the significance and degree of relationship between dependent and independent variables. The results and findings showed that consumers exhibited positive intention to make an online purchase in future and attitude is positively and strongly correlated with behavioral intention. The study also concluded the perceived benefits of online shopping, perceived merchant's trustworthiness, consumers' lifestyle and consumers' prior e-commerce experience have a direct influence on attitude. The study suggests the future researchers can improve the generalisability by selecting truly randomized and a larger sample size (Fong, H.S., 2013).

In the paper Factors affecting smartphone purchase decision among Malaysian generation Y, the conducted study states that there is a significant relationship between all variables with purchasing decision, which indicates that the Smartphone purchase decision of Generation Y is the interest of respondents toward price concern, brand concern plays a major role in making smartphone purchase decision. The future scope of study can be done a different location with other factors influencing the purchase decision of a mobile through online (Lay-Yee, K. L., Kok-Siew, H., & Yin-Fah, B. C., 2013).

Consumer behavior towards smartphone industry in Indian market is a doctoral dissertation study those researchers about the behavior of the consumer toward smartphone. The results of the research confirm that regulatory focus has an influence on consumer behavior towards smartphone purchase decision by affecting their perception, motivation, and lifestyle. The research also focuses on consumer attitude for smartphone and influence of brand on consumers in buying decisions. The limitations of the study are that the sample used cannot be representative of the entire population of the country. The sample also represents the population of few states in the country, as India has very vast population it was difficult to select a sample from every state in the country so this leaves a scope for our study the consumer attitude and lifestyle influence on smartphone purchasing decision in specific to our location (Mohan, A. 2014).

According to Grewal et. al. (2002), online shopping is more efficient in meeting the consumers' needs and wants. It allows the consumers to easily attain knowledge about the brand's product quality, availability, product specifications and prices, and compare that with those of another brand. This means they can now make more intelligent purchasing decisions in a way which is not possible through traditional shopping (Brown et al., 2003). Moreover, they can purchase anonymously, which is convenient when it comes to personal products that they may feel uncomfortable buying in stores (Monsuwé et al., 2004).

Brown and Reid (1997) observed that routine tasks like shopping for groceries have become easier for customers who do not like crowds and driving the trolley around the store (Brown et al., 2003). It seems that people nowadays, especially young adults, are becoming more conscious about personal image and fashion. For these types of consumers, shopping is an entertaining, pleasure-filled activity that is like an escape.

Strategic Direction, (2012) constructively pointed out that it is important to note that such shoppers are looking for good service standards too. In terms of online shopping, the consumer satisfaction will be higher if, for instance, the company has a user-friendly website which makes shopping through it seem like a stimulating experience.

Overall, convenience is a major factor which motivates consumers to opt for online shopping (Ozen & Engizek, 2014). Most of the present literature research regarding convenience has focused on the brick-and-mortar traditional retail environment. There has been a comparatively less exploration into convenience of online shopping.

Online retailing provides benefits in terms of place and time (Gehrt et al., 2012); shoppers can be saved from spending time going to crowded malls. According to Li (1999) e-consumers are more acquainted with convenience rather than experience. For them, convenience is the most significant aspect when making purchases as they have limited time and are not as bothered by the idea of purchasing goods without physically touching them (Li & Zhang, 2002).

The shopping motivation literature is abound with various measures of individual characteristics (e.g., innovative, venturesome, cosmopolitan, variety seeking), therefore, innovativeness and risk aversion were included in this study to capture several of these traits (Geissler, 2012).

In his dissertation entitled "Online consumer behavior: an empirical study based on theory of planned behavior" extends theory of planned behavior (TPB) by including ten important antecedents as external beliefs to online consumer behavior. The results of data analysis confirm perceived ease of use (PEOU) and trust are essential antecedents in determining online consumer behavior through behavioral attitude and perceived behavioral control. The findings also indicate that cost reduction helps the consumer create positive attitude toward purchase (Chen, 2009).

In his study "Essay on modeling consumer behavior in online shopping environments" examined online purchase behavior across multiple shopping sessions. Shopping cart abandonment is the problem of many e-commerce websites. He investigated abandoned shopping carts in an online grocery shopping setting. Specifically, he developed a joint model for the cart, order, and purchase quantity decisions. Empirical analysis shows that not all abandoned shopping carts result in lost sales. Customers routinely pick up abandoned carts and complete the final orders. Among the factors that propel customers to continue with aborted shopping are the time of shopping, time elapsed since the previous visit, the number of items left in the abandoned cart, and promotion intensity. The study offers marketers important managerial implications on how to mitigate the shopping cart abandonment problem (Ying, 2006).

The Relevant exogenous factors in the context of consumer behaviour are "consumer traits" "situational factors" "product characteristics" "previous online shopping experiences" and "trust in online shopping". By incorporating these exogenous factors next to the basic determinants of consumers' perception and intention to use a technology, the framework is applicable in the online shopping context. Together, these effects and influences on consumers' perception toward online shopping provide a framework for understanding consumers' intentions to shop on the Internet (Benbaset, 2006)

Our paper's theoretical framework is based on the paper "The Influence of Lifestyles and Consumers Attitudes on Product Purchasing Decision via Online Shopping in Indonesia". This study aims to analyze how far the lifestyles and attitudes of consumers on product purchasing decisions via online shopping in Indonesia. The results of the study showed that both lifestyles and attitudes of consumers have an influence on purchasing decisions by 20.7% and the balance of 79.3% is influenced by other variables that were not examined in this study. The future scope of the study leads to use of the same topic but with different research methodologies in order to look the differences or similarities of the results of this study by the research conducted so as to increase knowledge for many people and also may examine other factors in addition to lifestyles and consumers attitudes in doing research (Warayuanty, W., & Suyanto, A. M. A. 2015).

The above literature survey put light on the scope of Consumer behavior towards smartphone industry in the Indian market, lead to the study of the influence of lifestyle and consumer attitude on purchasing decision of mobile phone via online shopping framework and research.

**CONCEPT****Lifestyle:**

It is basically how a person lives, determined by past experiences, innate characteristics, and current situation. One's lifestyle influences all aspects of consumption behavior and is a function of inherent individual characteristics that have been shaped and formed through social interaction as the person has evolved through the life cycle (Hawkins, D., Best, R. and Coney, K., 2004)

**Types:**

1. Opinion 2. Values 3. Activities and interests 4. Demographics 5. Media patterns 6. Usage rates

**Attitude:**

An attitude is an enduring organization of motivational, emotional, perceptual, and cognitive process with respect to some aspect of our environment. It is a learned predisposition to respond in a consistently favorable or unfavorable manner with respect to a given object (Hawkins, D., Best, R. and Coney, K., 2004)

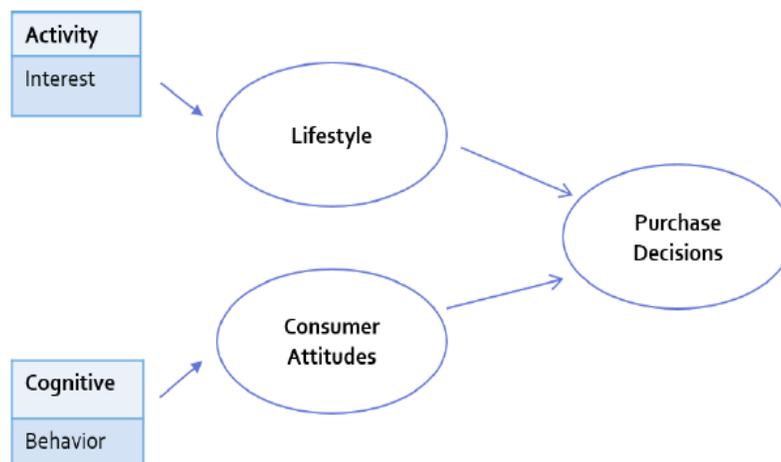
**Types:**

1. Cognitive (beliefs) 2. Affective (feelings) 3. Behavioral (response tendencies)

**OBJECTIVES**

In general, this study is conducted to identify if there is a relationship between consumer attitude and lifestyle on the purchase decision of a mobile phone through online shopping. The specific objectives are,

1. To examine the influence of lifestyle and newly married women's attitudes on purchasing decision.
2. To examine is there an influence of lifestyle on purchasing decisions of newly married women.
3. To examine if there is an influence of newly married women's attitudes on purchasing decision.

**Figure 1: Theoretical framework:**

Source: Selvakumar and Raghavan, 2017

**HYPOTHESES:**

H1: There is an influence of lifestyles and newly married women's attitudes on purchasing decisions.

H2: There is an influence of lifestyles on purchasing decisions of newly married women.

H3: There is an influence of newly married women's attitudes on purchasing decisions.

**RESEARCH METHODOLOGY:**

The methodology used in this research is a descriptive type method. The sample size is 283 and it is from Bhubaneswar area only. The targeted respondents for this study consist of Internet users who have or may not have made an online purchase, which probably will have made one recently or are willing to make one in the future. This study uses the convenience sampling method, i.e. By using any subjects that are available to participate in the study. Data is analyzed using Statistical Package for Social Sciences (SPSS), 20.0 package. Two main analyses are performed, i.e. ANOVA and Factor Analysis.

**Primary Data**

For the successful conduct of this research, the primary survey was done with the help of a questionnaire and data the collected was analyzed to find out the objectives of the research. The questionnaire was prepared to find out the determinants those which have an influence on online shopping among newly married women between age group of 20 to 32 years. The questionnaire was distributed among these 318 newly married women. Out of which 283 questionnaires were considered for data analysis and rest were rejected because of error in data collection.

**Questionnaire Development**

The structured questionnaire has been used to collect primary data which was administered personally to the newly married women. The questionnaire was both quantitative and qualitative type. The Likert scale (5 points) was used for the respondent to indicate a degree of agreement or disagreement with a series of statements about the stimulus objects.

**RELIABILITY ANALYSIS**

Reliability was accessed by measuring the reliability coefficient or Cronbach's alpha. The coefficient varies between 0 and 1 where the value of 0.6 or less indicate unsatisfactory internal consistency reliability (Malhotra and Birks, 2003). After testing the reliability

in SPSS it is observed that the reliability result is well above the .6 value i.e. .700. This figure states that the information gathered is reliable to go further with the analysis.

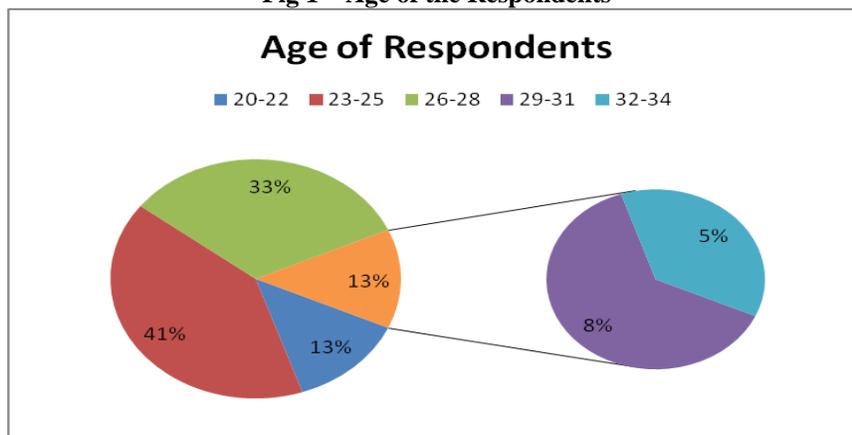
**DATA ANALYSIS AND INTERPRETATION**

The demographics data was garnered with respondents hailing from Bhubaneswar city only. The age of the female respondents who were participated in the research ranges from 20 years to 32 years. The majority of the respondents were in the age limit of 23-28 which is 73.50% and captured in the age chart.

**Table-1: Age of Female Respondents**

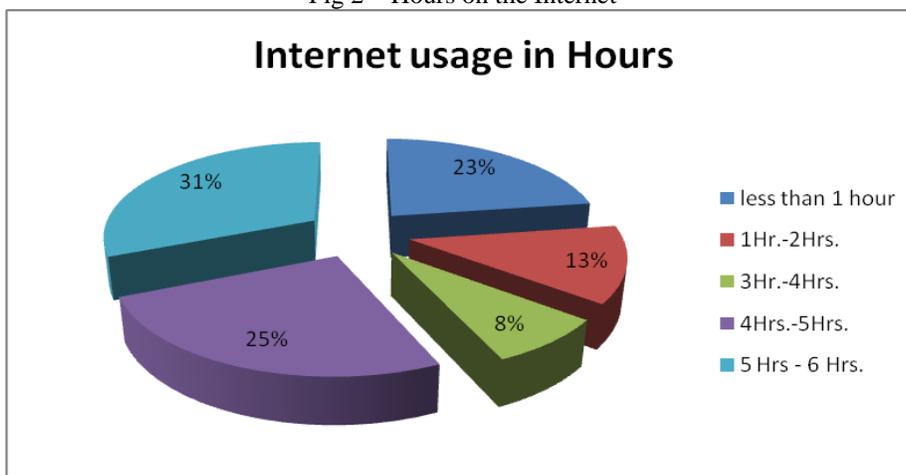
Age of Respondents	Number of Respondents	Percentage of Respondents
20-22	37	13.07
23-25	115	40.64
26-28	93	32.86
29-31	24	8.48
32-34	14	4.95
<b>Total</b>	<b>283</b>	<b>100</b>

**Fig 1 – Age of the Respondents**



From the above figure-1, it is observed that the largest chunk of respondents was of 23 to 28 age group constituting more than 70% of the respondents. The lowest percentage of respondents were from 32-34 age group, constituting 5% of the total respondent's group.

**Fig 2 – Hours on the Internet**



The above Pie Chart depicts the hours spent by the respondent in using the internet. As per the analysis, more than 64% people who are youth used the internet more than 3 hours a day whereas less than 23% people used the internet less than an hour per day.

**FACTOR ANALYSIS:**

Factor analysis was performed on the data set to find variability among observed, correlated variables in terms of a potentially lower number of unobserved variables. The basic two independent variables have 15 questions assigned. A factor analysis was conducted and the fifteen questions were grouped into the four factors.

KMO measure of sampling adequacy is an index to examine the appropriateness of factor analysis. High values 0.5 and 1.0 indicate factor analysis is appropriate. Values below 0.5 imply that factor analysis may not be appropriate. From the above table, it is seen that Kaiser-Meyer-olkin measure of sampling adequacy index is 0.635 and hence the factor analysis is appropriate for the

given data set. Bartlett's test of Sphericity Chi-square statistics is 2041.449, that shows statements are correlated and hence as inferred in KMO, factor analysis is appropriate for the given data set.

**Table-2: Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.314	22.092	22.092	3.314	22.092	22.092	3.161	21.076	21.076
2	2.963	19.755	41.847	2.963	19.755	41.847	2.923	19.485	40.561
3	2.097	13.979	55.826	2.097	13.979	55.826	1.975	13.166	53.727
4	1.212	8.078	63.904	1.212	8.078	63.904	1.526	10.177	63.904
5	0.937	6.249	70.153						
6	0.869	5.797	75.95						
7	0.744	4.962	80.912						
8	0.63	4.197	85.108						
9	0.601	4.009	89.117						
10	0.517	3.445	92.562						
11	0.384	2.562	95.125						
12	0.287	1.914	97.039						
13	0.224	1.494	98.533						
14	0.171	1.138	99.672						
15	0.049	0.328	100						

The 15 independent variables undergo a factor analysis where the variables will fall under component categories. The factor loadings of the variables will occur if greater than 0.5 and they will fall under the respective factor categories. After checking through the fallen factors respective titles will be assigned to the components. Rotation is being done to adjust the values which can be referred from the above table. Here component 1 is LifeStyle - Activity, component 2 is Attitude – Cognitive, component 3 is LifeStyle – Interest and component 4 is Attitude - Behaviour.

**REGRESSION ANALYSIS:****Table-3: ANOVA**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	22.417	4	5.604	2.782	.027 <sup>a</sup>
Residual	560.028	278	2.014		
Total	582.445	282			

**a. Predictors:** (Constant), Attitude - Behaviour, Life Style - Activity, Life Style – Interest, Attitude – Cognitive

**b. Dependent Variable:** There is the possibility of purchase of mobile phone through internet in the future

The significance level is 0.000, which is lesser than 0.05, indicating that the influence of attitude and lifestyle is high on the dependent variable, purchasing decision.

Table-4: Coefficient Table

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
(Constant)	2.305	0.306		7.530	0.000	1.702	2.908
1							
Life Style - Activity	0.114	0.061	0.113	1.860	0.064	-0.007	0.234
Attitude – Cognitive	0.005	0.063	0.005	0.081	0.935	-0.119	0.129
Life Style – Interest	0.033	0.057	0.035	0.581	0.562	-0.079	0.146
Attitude - Behaviour	0.134	0.065	0.132	2.064	0.040	0.006	0.262

**Dependent Variable:** There is the possibility of purchase of mobile phone through internet in the future

From the above Coefficients table following regression equation can be made,

$$PPM = 2.305 + 0.134 (\text{Behaviour}) + 0.114 (\text{Activity}) + 0.033 (\text{Interest}) + 0.005 (\text{Cognitive}) + \varepsilon_i$$

Here,

PPM = Possibility of Purchase of Mobile Phone through Internet In The Future

The combined significance level is 0.027, which is lesser than 0.05, indicating that the influence of lifestyle is high on the dependent variable, purchasing decision. On the other hand, the other variables such as LifeStyle - Activity, Attitude – Cognitive and Life Style – Interest have significant levels greater than 0.05 i.e. 0.064, 0.935 and 0.562 respectively thereby failing the test and indicating that they have no significant influence on the purchasing decision.

**Result:**

1. Inferred from ANOVA table here it is to reject the null hypothesis as there is a significant influence of lifestyle and consumers' attitude on the purchasing decision. Here the significant value is less than .05 i.e.  $0.027 < 0.050$ .
2. The null hypothesis is rejected since there is a significant influence of lifestyle on purchasing decision (Inferred from Coefficient Table). But, only the sub-variable Attitude - Behaviour is significant where the p-value is less than .05 i.e.  $(0.040 < 0.050)$  and it has a 't' value  $2.064 > 1.96$ .

#### FINDINGS

- The key finding of the study is that there is an influence of lifestyle and consumers' attitude on purchasing decision of mobile phone through online shopping.
- There is no influence of consumers' attitude toward purchasing decision of mobile phone through online shopping.
- There is an influence of lifestyle on purchasing decision of mobile phone through online shopping.
- The majority of the respondents (64%) are using the internet more than 4 years and 85% of our respondent's age range between 20-30.

#### SCOPE FOR FURTHER RESEARCH:

It is to consider that two factors i.e. lifestyle and attitude will drive a purchase decision. The respondents are largely from Bhubaneswar. The respondents in this research are all newly married urban females of age group 20 years to 32 years. Two variables each are considered under each of the factors. Under the factor lifestyle, the variables: Activity and Interest were considered on the other hand under the factor attitude the variables: Cognitive and Behaviour were considered. For the future scope of the study, there are many other variables under these factors that can be taken and analyzed. Also, newer factors can be used to determine the purchasing decision. The locations can also be changed to get various outcomes.

This research can also be used to analyze the influence of attitude and lifestyle on purchase decisions of similar products in the FMCD sector in the electronics segment in the Bhubaneswar city only. The study can be done with large respondents and samples from various states so this gives the generalisability of the result.

#### CONCLUSION:

To conclude the research study on the influence of lifestyle and the consumers' attitude in making a purchasing decision while shopping online has indicated that lifestyle has a significant influence on the purchase decision. To be more specific lifestyle activities like spending more time on the internet, and shopping online as a leisure activity influence the consumer's decision making process while shopping online.

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