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Consumer Purchasing Decisions

Highlights

Acceptance of Online Shopping

Mobile Telecommunications Industry

Discovering Thoughts, Inventing Future

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M.Sc. (Computer Science), FICCT, U.S.A.
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Dr. Yogita Bajpai

Ph.D Senior Aerospace/Mechanical/
Aeronautical Engineering professional
M.Sc. Mechanical Engineering
M.Sc. Aeronautical Engineering
B.Sc. Vehicle Engineering
Orange County, California, USA

Dr. Yap Yee Jiun

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University of Malaya,
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Computer Science & Information Systems Department
Youngstown State University
Ph.D., Texas A&M University
University of Missouri, Columbia
Gazi University, Turkey
Web:cis.ysu.edu/~aarslanyilmaz/professional_web

Dr. Thomas Wischgoll

Computer Science and Engineering,
Wright State University, Dayton, Ohio
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M.S. Aberdeen University - Animal Nutrition

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Web: essm.tamu.edu/people-info/faculty/forbes-david

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University of Southern Californi

Ph.D in Civil Engineering

DDes from Harvard University

M.S. from University of California, Berkeley

M.S. from Istanbul Technical University

Web: i-lab.usc.edu

Dr. Bassey Benjamin Esu

B.Sc. Marketing; MBA Marketing; Ph.D Marketing

Lecturer, Department of Marketing, University of Calabar

Tourism Consultant, Cross River State Tourism Development Department

Co-rdinator , Sustainable Tourism Initiative, Calabar, Nigeria

Dr. Söhnke M. Bartram

Department of Accounting and Finance

Lancaster University Management School

Ph.D. (WHU Koblenz)

MBA/BBA (University of Saarbrücken)

Web: lancs.ac.uk/staff/bartras1/

Dr. Maciej Gucma

Asistant Professor,

Maritime University of Szczecin Szczecin, Poland

Ph.D. Eng. Master Mariner

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Dr. Söhnke M. Bartram

Ph.D, (IT) in Faculty of Engg. & Tech.

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Dr. Shun-Chung Lee

Department of Resources Engineering,

National Cheng Kung University, Taiwan

Dr. Balasubramani R

Department of Accounting and Finance

Lancaster University Management School

Ph.D. (WHU Koblenz)

MBA/BBA (University of Saarbrücken)

Web: lancs.ac.uk/staff/bartras1/

Dr. Fotini Labropulu

Mathematics - Luther College, University of Regina

Ph.D, M.Sc. in Mathematics

B.A. (Honours) in Mathematics, University of Windsor

Web: luthercollege.edu/Default.aspx

M. Meguellati

Department of Electronics,

University of Batna, Batna 05000, Algeria

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Dr. Miguel Angel Ariño

Professor of Decision Sciences

IESE Business School

Barcelona, Spain (Universidad de Navarra)

CEIBS (China Europe International Business School).

Beijing, Shanghai and Shenzhen

Ph.D. in Mathematics, University of Barcelona

BA in Mathematics (Licenciatura)

University of Barcelona

Web:web.iese.edu/MAArino/overview.axd

Dr. Carlos García Pont

Associate Professor of Marketing

IESE Business School, University of Navarra

Doctor of Philosophy (Management),

Massachussetts Institute of Technology (MIT)

Master in Business Administration, IESE,

University of Navarra

Degree in Industrial Engineering,

Universitat Politècnica de Catalunya

Web: iese.edu/aplicaciones/faculty/facultyDetail.asp

Dr. Philip G. Moscoso

Technology and Operations Management

IESE Business School, University of Navarra

Ph.D in Industrial Engineering and Management,

ETH Zurich , M.Sc. in Chemical Engineering,

ETH Zurich Link: Philip G. Moscoso personal webpage

Dr. Sanjay Dixit, M.D.

Director, EP Laboratories, Philadelphia VA Medical Center

Cardiovascular Medicine - Cardiac Arrhythmia

University of Penn School of Medicine

Web: pennmedicine.org/wagform/MainPage.aspx?

Dr. Mihaly Mezei

Associate Professor

Department of Structural and Chemical Biology

Mount Sinai School of Medical Center

Ph.D., Etvs Lornd University, Postdoctoral Training,

New York University, MSSM home:

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Dr. Pina C. Sanelli

Associate Professor of Radiology

Associate Professor of Public Health

Weill Cornell Medical College

Associate Attending Radiologist

NewYork-Presbyterian Hospital

MRI, MRA, CT, and CTA

Neuroradiology and Diagnostic Radiology

M.D., State University of New York at Buffalo,

School of Medicine and Biomedical Sciences

Web: weillcornell.org/pinasanelli/

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MS (Industrial Engineering),

MS (Mechanical Engineering)

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Er. Pritesh Rajvaidya

Computer Science Department

California State University

BE (Computer Science), FICCT

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Email: pritesh@computerresearch.org,

deanusa@globaljournals.org

Jixin Zhong

Department of Medicine,

Affiliated Hospital of Guangdong Medical College,

Zhanjiang, China Davis Heart and Lung Research Institute,

The Ohio State University, Columbus, OH 43210, USA

Dr. Apostolos Ch. Zarros

DM, Degree (Ptychio) holder in Medicine,

National and Kapodistrian University of Athens

MRes, Master of Research in Molecular Functions in Disease,

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FRNS, Fellow, Royal Numismatic Society

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Division of Neuromuscular Medicine

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Northwestern University Feinberg School of Medicine

Web:neurology.northwestern.edu/faculty/deng.html

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M.D., FACP

Associate Professor of Medicine

Chief, Renal Electrolyte and Hypertension Division (PMC)

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Presbyterian Medical Center, Philadelphia

Nephrology and Internal Medicine

Certified by the American Board of Internal Medicine

Web: uphs.upenn.edu/

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Associate Professor

Department of Structural and Chemical Biology

Mount Sinai School of Medicine

Ph.D., The Rockefeller University

Web: mountsinai.org/

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Chutisant Kerdvibulvech

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Elhelece Lecturer of Chemistry,
Faculty of science, Gazan Univeristy,
KSA. Ph. D. in Inorganic Chemistry,
Faculty of Science, Tanta University, Egypt

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School of Statistics and Mathematics
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Kunming 650221, China

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121 Electrical Engineering East
University Park, PA 16802, USA

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Boston University
Microbiology, 72 East Concord Street R702
Duke University
United States of America

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Departamento de Ingeniería Matemática,
Universidad de Chile.
Facultad de Ciencias Físicas y Matemáticas.
Blanco Encalada 2120, piso 4.
Casilla 170-3. Correo 3. - Santiago, Chile

Claudio Cuevas

Department of Mathematics
Universidade Federal de Pernambuco
Recife PE Brazil

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Ph.D. (Edu.Policy) UUM
Sintok, Kedah, Malaysia
M.Ed (Curr. & Inst.), University of Houston, USA

Dr. R.K. Dixit(HON.)

M.Sc., Ph.D., FICCT Chief Author, India
Email: authorind@globaljournals.org

Dr. Dodi Irawanto

PhD, M.Com, B.Econ Hons.
Department of Management,
Faculty of Economics and Business, Brawijaya University
Malang, Indonesia

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Delft University of Technology,
Stevinweg, Delft, Netherlands

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University of Dubrovnik, Head,
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PhD in Sociology (Decisional Risk sector),
Master MU2, College Teacher in Philosophy (Italy),
Edu-Research Group, Zürich/Lugano

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BSc Geography, LSE, 1970
PhD Geography (Geomorphology)
Kings College London 1980
Ordained Priest, Church of England 1988
Taunton, Somerset, United Kingdom

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University of Tennessee
Oak Ridge National Laboratory
Center for Molecular Biophysics
Oak Ridge National Laboratory
Knoxville, TN 37922, United States

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Institut de Géographie et d'Aménagement
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Gerard G. Dumancas

Postdoctoral Research Fellow,
Arthritis and Clinical Immunology Research Program,
Oklahoma Medical Research Foundation
Oklahoma City, OK
United States

Dr. Yongbing Jiao

Ph.D. of Marketing
School of Economics & Management
Ningbo University of Technology
Zhejiang Province, P. R. China

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Research Scientist
The University of Utah, Geophysics
Frederick Albert Sutton Building, 115 S 1460 E Room 383
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Mechanical Engineering, Division of Mechatronics
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BS, MS, Ph.D Mechanical Engineering,
Northwestern University
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ERL, 500 W. 16th St. Rolla,
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No. 8, Alley 2, Lane 9, Hongdao station,
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Conceptualizing Loyalty in the South African Mobile Telecommunications Industry

By Simon Nicolas Morgan & Krishna K Govender

Regenesys Business School

Abstract- This paper explores the concept of loyaltyin the context of the South African telecommunications industry. From a theoretical investigation, it became apparent that several variables were associated with loyalty, namely, customer satisfaction, brand image, perceived quality and perceived value. Based on the theoretical arguments, a conceptual model is being proposed which depicts proposed associations between and among the aforementioned variables. As a follow up, the model should be assessed using inferential statistical techniques to analyse the data from a representative sample of customers.

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Conceptualizing Loyalty in the South African Mobile Telecommunications Industry

Simon Nicolas Morgan [α] & Krishna K Govender [σ]

Abstract- This paper explores the concept of loyaltyin the context of the South African telecommunications industry. From a theoretical investigation, it became apparent that several variables were associated with loyalty, namely, customer satisfaction, brand image, perceived quality and perceived value. Based on the theoretical arguments, a conceptual model is being proposed which depicts proposed associations between and among the aforementioned variables. As a follow up, the model should be assessed using inferential statistical techniques to analyse the data from a representative sample of customers.

I. Introduction

The telecommunications industry is a highly competitive, dynamic environment in which players need to maintain a competitive advantage to ensure business continuity and prevent strategic drift (Arsal & Yatera, 2014). In order to succeed in such challenging, dynamic environments customer loyalty becomes pivotal (Santouridis & Trivellas, 2010), since in an increasingly saturated environment, businesses must devise strategies to enhance loyalty in order to off-set lower acquisition numbers and ensure future value can be realised from existing customers. Furthermore, in a consumer-centric view of economic activity, one must anticipate that individuals seek to optimise consumption or value in order to satisfy their needs. If they are not able either to satisfy their needs or receive the maximum amount of subjective value given their socio-economic circumstances, customers will change their behaviour and preferences and loyalty will become eroded. Most mobile subscribers in South Africa are shared among three major providers, which for the purposes of this study have been labelled provider A, B and C. As of July 2014, provider A was estimated to have 43.5% of the market share, and C approximately 20%, and B 33%, due to having lost 5% of its previous subscribers to C (Mawson, 2014). The market is thus showing signs of having evolved from its previous duopolistic state to a more competitive environment and furthermore, the state owned fixed line provider, referred to as provider D, is the most recent 'kid on the block' and to date it only holds an estimate market share of 2.5% (Mawson, 2014).

The telecommunications market in South Africa has become increasingly competitive, and providers C and D are launching aggressive promotions to 'steal' market share from the big players (Tarrant 2013). Towards the end of 2013, the CEO of provider B suggested that the current 'price war' could lead to market failure. While service providers are placing their hopes on data-related products and services, there appears to be increasing focus on driving loyalty to retain current customers. In fact, industry writers are not only recognising the problem of loyalty but claim that mobile services customers are ditching their service providers faster than ever in the history of the industry (Goldman, 2012).

In a competitive market where margins are getting smaller and traditional products and services like mobile voice are reaching saturation, deriving more value from existing customers is undoubtedly a significant business challenge. Total loyalty of servicing all one's mobile communication needs is a function of the interplay between organisations and customers and, the ability of companies to maximise the derived value perception of customers. Customer loyalty will fade through switching or using multiple service providers if their mobile communication needs are not satisfied, or if they could derive greater benefit from another service provider. In view of the multiple ways in which loyalty affects customer behaviour, this study seeks to understand loyalty as a phenomenon, and conceptualizing the factors which may influence customer loyalty in the South African tele-communications sector.

II. Literature Review

Customer loyalty is an important consideration for businesses because it promises a steady source of revenue through repeat purchases and upselling potential. It can also drastically reduce the need for promotional activities and hence reduce costs while increasing profitability.

When reviewing the literature on customer loyalty, it becomes evident that the concept is somewhat ambiguous, and the common problem is that there is little agreement on what exactly constitutes customer loyalty. In early studies two dominant perspectives of loyalty prevailed: loyalty as behaviour and loyalty as attitude (Wong & Zhou, 2006). Attitudinal loyalty refers to a consistent expression of favour for a brand, while behavioural loyalty implies that a consumer is loyal, based on repeated purchasing behaviour. By taking a

Author α σ: Regenesys Business School, South Africa.
e-mail: govenderkrishna@gmail.com

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behavioural stance, Sharp, Sharp, and Wright (2000) posit that attitude holds little value in determining brand loyalty, unless it translates into behaviour. The a forementioned research is based on the premise that there is no 'true' definition of brand loyalty and, hence all debates on the topic become a fruitless exercise. The 'attitude perspective', on the other hand, suggests that just describing the behaviour of a consumer does not suffice, unless the research highlights the underlying pattern of attitudes and preferences. In this way, loyalty would not only describe a measurable trait but also assume an explanatory dimension in order to analyse why consumers make certain choices (Khan, 2009).In their three-dimensional model Worthington, Russell-Bennett, and Hartel (2009) contend that three factors affect human behaviour: cognitive processes, attitudes and behavioural responses. Thus, a customer is brand loyal if he/she feels and thinks positive about a brand which in turn leads to action or purchases (Worthington et al., 2009). There are, of course, other researchers who ignore behavioural versus attitudinal perspectives altogether and propose alternative models by describing loyalty in terms of an intellectual and emotional dimension. Emotional loyalty happens when consumers feel connected to a brand without even considering alternatives, while intellectual loyalty is transactional and requires customers to rationalise their commitment to a brand. Bandyopadhyay and Martell (2007) argued that the meaning and operationalization of brand loyalty has not been fully understood, and they see the greatest challenge being understanding and inclusion of attitudes in analysing loyalty, because it hardly ever leads to empirical data that can be applied across brands and categories. In this article, the researchers adopt Oliver's (1999), definition which states that customer loyalty is a deep commitment to re-buy or re-patronise a certain product or service in the future, irrespective of marketing efforts or situational influences that could cause the customer to switch to another brand.

Hossain and Suchy (2013) examined the interplay between customer satisfaction and loyalty in the telecommunications industry, and they argue that five factors, namely communication, price structure, value-added services, convenience and customer service/care have positive correlations with customer loyalty. However, there are shortcomings in the applicability of Hossain and Suchy's (2013) study for several reasons. The aforementioned study was conducted for the telecommunications market in Bangladesh, and thus lacks local (South Africa) relevance, since the extent of the correlation between the variables will be relevant for the market in which the study was conducted. Even though the variables namely, communication, price structure, value-added services, convenience and customer service/care, are likely to also have an impact on loyalty in the South African market, their weighting/impact is likely to be different. The five variables in the aforementioned study excluded brand image, and whether there is a correlation between loyalty and the customer's perception of the brand. This is important, since numerous studies confirm the relationship between image and customer loyalty.

A study on brand loyalty in the telecommunications sector in Pakistan (Nawaz & Usman, 2011) offers a theoretical model for loyalty, by proposing that the following four variables as antecedents of brand loyalty, namely: trust, satisfaction, service quality and commitment (Nawaz & Usman, 2011).

From a study among Vodafone subscribers in Ghana, Boohene and Agyapong (2011) argue against a positive correlation between customer satisfaction and brand loyalty. The aforementioned researchers contend that "focusing a great deal on satisfaction may not drive up customer loyalty as it can bring about possible neglect of some important service quality aspects that can bring about a decrease in customer loyalty" (Boohene & Agyapong, 2011, p. 236).

Kruger (2013) investigated brand romance, attitude and loyalty in the South African cellular market and found, amongst other issues, that consumers stick to a brand device for a period of one to three years. Such findings, albeit interesting, have limited relevance to this exploratory study because devices are 'product' brands whilst providers are 'service' brands.

From a study on the financial sector, Clarke (2012) claims that bank customers on a global scale are becoming less loyal to their banks and this trend is also noticeable in South Africa. In the aforementioned article, it is reported that between 2011 and 2012, customer churn in the banking sector increased by 17.4%. Moreover, 70% of clients who have switched to another bank are reported to state high prices as a reason for the change (Clarke, 2012). Such findings are interesting because they suggest that fading loyalty could be a cross-industry phenomenon.

The structure of most studies is that the researcher would first define the antecedents of loyalty according to a theoretical model and then examine the relationships between each of these variables and the independent variable of customer loyalty. For example, Craucamp (2012) researched factors influencing customer loyalty, retention and satisfaction in the South African banking industry and his findings confirm the implication of the Ernest & Young report that there is a strong correlation with fees (prices) and customer loyalty. Craucamp (2012) cites customer satisfaction, switching barriers, perceived value, customer retention, competitive advantage and relationship marketing as having a significant impact on customer loyalty.

From the general discussion above, the researchers have extracted the following constructs,

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namely, brand image, customer satisfaction, perceived quality, and perceived value to explore their association with customer loyalty.

III. Brand Image

Although there is no universally accepted definition of brand image or agreement on how to measure it as a variable, in the context of this article, it seems sufficient to view the concept as consistent with existing associative network memory models, whereby brand image refers to the cluster of associations that a customer connects to a brand name in their mind (Dobni and Zinkhan, 1990). Brand image and associations thus become a vehicle for constructing meaning to a customer. Romaniuk and Nenycz-Thiel (2013) propose positive relationships because customers with higher re-purchase behaviour are more likely to cite positive brand associations. Sondoh, Omar, Wahid, Ismail and Harun (2007) conclude that managers should strive to maximise brand image benefits in order to maximise customer satisfaction and loyalty. Onyancha (2013) posits that a positive brand image enhances customer loyalty as well as perceived quality, which in turn influences loyalty through enhancing customer satisfaction.

According to Keller (2008) brand equity is unique from customer loyalty since brand equity is the differential effect that brand knowledge can have on the way a consumer responds to a brand. For Aaker (1996) brand equity has four dimensions: brand name awareness, brand loyalty, perceived quality, and brand associations (1996, p.8). A brand has high customer-based equity if consumers perceive the quality of the brand to be high; there is a high level of awareness of what the brand stands for; customers are loyal to the brand; and customers have positive associations with the brand. Of interest for this study, is Keller's (2008) regard of brand equity as an antecedent to brand loyalty. This view is not fully consistent with the view of Aaker (1996), who primarily sees brand loyalty as a dimension of brand equity. Nevertheless, Aaker (1996) concedes that brand loyalty could be both, a dimension of brand equity and an outcome of positive brand equity.

Although brand equity is a complex concept with multiple variables, research relating to declining loyalty should also look at how customers perceive the brand image of their service provider of choice. In light of the above, and with respect to the mobile telecommunications industry in South Africa, it is proposed that:

P1: Customer perceived brand image affects/is associated with brand loyalty

a) Customer Perceived Value

Perceived value is an important consideration for both, customer loyalty and customer satisfaction, since it conceptualises the difference between how a customer evaluates all the benefits and the costs of an offering versus the costs and benefits of known alternatives in the market (Keller & Kotler, 2009). A slightly different view describes perceived value as a trade-off between perceived benefits on the one hand and monetary and non-monetary sacrifices on the other hand. It is important to bear in mind that value is perceptual and always relates to a consumer's subjective evaluation of a product or service.

The actual relationship between customer value and loyalty can be ambiguous however, this is more related to the issue of attempting to describe loyalty purely on the basis of perceived value. Setiowati and Putri (2012) investigated the impact that several factors relating to perceived value have on brand loyalty and customer satisfaction in the spa industry and conclude that perceived value does indeed have a positive effect on both, customer satisfaction and brand loyalty. Similarly, Kaura (2012) found that perceived price is an important antecedent to customer satisfaction as customers use it as a reference point to determine the quality (value) of a product. When customers perceive value to be low, this might compel them to look for alternative brands in order to maximise perceived value. This in turn results in declining loyalty (Anderson & Srinivasan, 2003).

For the purpose of this study, perceived value is looked at from an economic point of view, that is, cost considerations will be treated as a sub-segment of perceived value. The marketing literature for example describes price as one of the most important factors in determining customer satisfaction because customers generally evaluate the perceived value of a product/ service based on the price they paid (Virvilaite 2008).

In light of the above, with respect to the mobile telecommunications industry in SA, it may be postulated that:

P2: Customer perceived value is associated with customer loyalty

b) Perceived Quality

Service quality is generally accepted to play an important role in predicting and explaining customer behaviour, and it thus plays a role in both, customer loyalty and customer satisfaction. Perceived quality is one of the key drivers of brand equity in Aaker's (1996) model. Here, perceived quality describes the level to which a customer feels that a brand offers good quality products and services that can be measured according to a number of criteria. It is important to note that Aaker (1996) considers price to be one of these evaluation criteria next to availability of the product; the number of available line/brand extensions; and the overall product quality as reason to purchase.

Perceived quality as a variable is closely related to perceived value because perceived quality often

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serves as an evaluation criteria, based on which customers determine value (Zeithamml, 1988). Choi and Kim (2013) review several studies and find that perceived quality either indirectly increases customer satisfaction (through the positive correlation between perceived value and perceived quality) or has a direct, positive effect on customer satisfaction. Similarly, Zaibaf et al. (2012) found that that functional quality and image have a positive and noticeable influence on perceived quality and, in turn, satisfaction in the hospitality industry. The aforementioned writers however note that there is no significant relationship between technical quality and perceived quality

P3: Customer perceived quality is associated with customer loyalty

c) Customer Satisfaction

The interplay between customer satisfaction and customer loyalty is arguably one of the most crucial focus areas in marketing theory and practice, because it is the culmination of efficient marketing programs (Gupta & Zeithaml, 2006). When attempting to define customer satisfaction one typically encounters similar challenges to defining customer loyalty. The challenge for example becomes evident through the debate of whether customer satisfaction is a process or the outcome of a sum of activities. Nevertheless, for the purpose of this research such debates will be set aside and there is no departure from the widely accepted conceptualisation of customer satisfaction as a post-purchase or post-engagement evaluative judgment of a specific transaction. Bae (2012) conducted a review of the existing body of research on the customer loyalty and customer satisfaction relationship, and concluded that there is a positive relation between customer satisfaction and loyalty. Bae (2012) however points out that there is an equal pool of research indicating that the positive relationship between satisfaction and loyalty is not generalizable. In light of the above, with respect to the mobile telecommunications industry in SA, it is postulated that:

P4: Customer satisfaction is associated with customer loyalty

In light of the above, with respect to the mobile telecommunications industry in SA, it may be postulated that:

P5: Customer perceived brand image is associated with customer satisfaction

P6: Customer perceived value is associated with customer satisfaction

P7: Customer perceived quality is associated with customer satisfaction

d) Proposed Theoretical Model

Although several studies, arguments and descriptions of the antecedents to loyalty were briefly discussed or alluded to above, there is however a noticeable gap in the literature. Firstly, many of the studies are either not specific to the telecommunications sector or lack relevance to the South African context. Secondly, it was shown that many of the key concepts are not defined equally across the various literature. Each writer might have their own understanding of the concept of customer satisfaction for example; what its components are, how these components relate to each other; and how customer satisfaction exactly relates to other issues such as customer loyalty and brand equity. Thirdly, whilst there are studies showing general trends such as the positive relationship between perceived quality and customer satisfaction, these results are difficult to generalise because in some settings the relationship is direct; and in others it is indirect; and in some the relationship is hard to prove. It is for the above reasons that this study needs to collect primary data on customer loyalty in the South African tele-communications market. Based on the literature review a customised theoretical model as depicted in Figure 1is proposed.

From Figure 1 which depicts the conceptual model, it is evident that the following are hypothesised. The aforementioned propositions (P1-P7) can be depicted in the proposed conceptual model below.

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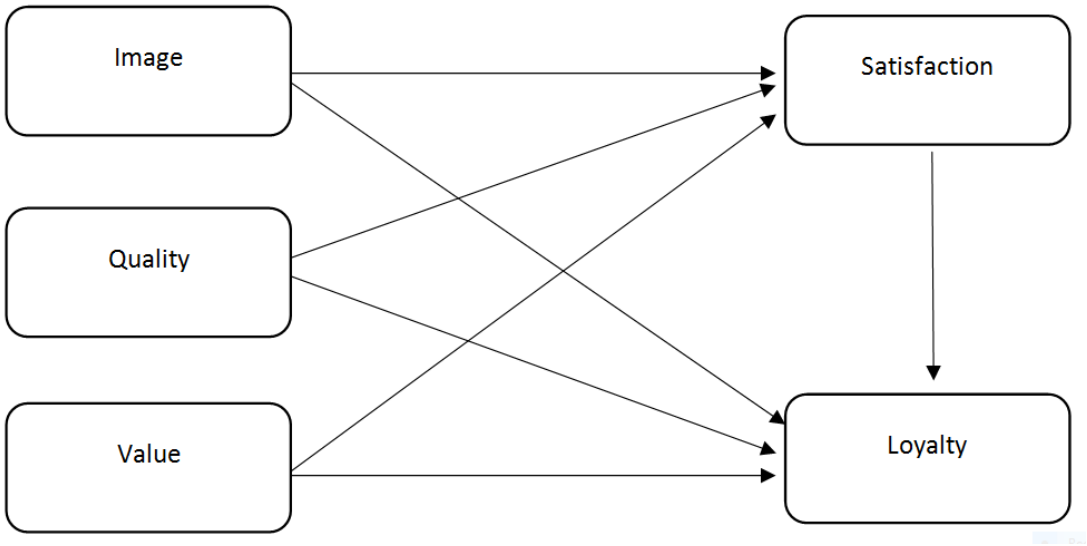


Figure 1: Proposed Conceptual model

IV. Conclusions and Recommendations

Even though there is an abundance of research studies dealing with the concept customer loyalty, the paradigm to some extent remains unique in its "incapability to produce generalisable results" (Bandyopadhyay & Martell, 2007). As such, marketers and academics concerned with the telecommunications sector face a tangible need to conduct research should they wish to understand the dynamics surrounding loyalty for the respective consumers. The objective of this articles was to develop a conceptual model through interrogation of the literature on customer loyalty. From the literature review, it became evident that the image customers have of the brand and the value they attribute to the brand together with their perception of the quality of service offered by the service provider, will determine both their level of satisfaction as well as the degree of loyalty they may exhibit towards the service provider. The next logical step would be to develop a research instrument to empirically evaluate the proposed relationships among a representative sample of customers from the various telecommunication service providers in South Africa.

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Consumer Acceptance of Online Shopping in Cameroon; Comparing Different Types of Product

By Napoleon, Arrey Mbayong
Catholic University Institute of Buea (CUIB)

Abstract- *Purpose:* The purpose of this paper is to determine the effects of consumer acceptance of online shopping in Cameroon by comparing different online product types.
Design/Methodology/approaches: The sampling method employed in this study is convenience sampling method. The descriptive study was carried out in survey method. The research group consisted of total number of 108 of participants (female 60, n=55.6%; male 48, n=44.4%) and age range is between 20 and 35. A total of 108 sets of questionnaires were distributed randomly to students in Universities of Buea, Yaoundé, Bamenda and working adults in Yaounde, Douala and Buea.

Keywords: *online shopping, consumer acceptance, different product types.*

GJMBR-E Classification: *JEL Code: M39*



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Napoleon, Arrey Mbayong

Abstract- Purpose: The purpose of this paper is to determine the effects of consumer acceptance of online shopping in Cameroon by comparing different online product types.

Design/Methodology/approaches: The sampling method employed in this study is convenience sampling method. The descriptive study was carried out in survey method. The research group consisted of total number of 108 of participants (female 60, n=55.6%; male 48, n=44.4%) and age range is between 20 and 35. A total of 108 sets of questionnaires were distributed randomly to students in Universities of Buea, Yaoundé, Bamenda and working adults in Yaounde, Douala and Buea.

Findings: The relationships of consumer characteristics on their acceptance of online shopping are differ depend on the product types. For electronic gadgets, the findings remained in line with the overall results. For apparel, personal innovativeness has become insignificant to influence on the online buying behaviours while internet self-efficacy have in turn a significant relationship toward online shopping. Hence, it is concluded that product types affect the relationships between consumer characteristics and attitudes toward online shopping.

Originality/value: This study's research questions and methods are new to the line of consumer perception of online shopping of different product types making it a starting point for further lines of exploration.

Keywords: online shopping, consumer acceptance, different product types.

I. Introduction

In a globalized world as it exists today, the consumer has become increasingly important as competitors fiercely antagonized themselves and the real challenge of economic crisis deepens. The real changes in demand and to a greater extent the changes in quantity demanded are becoming even more rapid due to change in consumer desires who dictate the paste of the music of our modern market because they play the drum. As the consumers now control the markets, organizations have just one means of survival that is to increase investment in research and development.

One of the aspects of research and development which to be incorporated into modern marketing is the so-called internet marketing or online shopping. Internet marking or online shopping has becoming increasingly popular with the development of the internet. The traditional marketing system is gradually being replaced by online shopping, but this too, as a medium of modern marketing has its own drawbacks such as internet security and privacy concerns. Consumers have to ponder over these issues before deciding whether or not to engage themselves into internet marketing. However, the sophistication of internet-based marketing has led to increase online shopping as many users or consumers remain interested in online marketing or shopping thereby creating a new business and investment potential in electronic commerce (Amichai-Hamburger, 2002; Hills and Argyle, 2003; Kotler, 2003).

a) Problem Statement

It is extremely important for businesses to understand the characteristic and personality differences existing between the internet shoppers and non-internet shoppers. Businesses can accurately identify and target potential markets by understanding the different characteristics or personalities of potential online shopping customers. Conversely, because of the special characteristics of the internet, the characteristics of the product and services offered will determine its suitability for marketing (Peterson, Balasubramanian and Bronnenenberg, 1997). We can better understand the influence of internet marketing or online shopping by considering the differences among product types (Liang and Huang, 1998; Phau and Poon, 2000). Based on the limitations of previous studies which neglected the effects of product times in determining consumer characteristics, it is important to look at the effects of different types of products.

b) Research Objectives

The research objectives of this study are:

a. To examine the different characteristics of online shoppers and non-online shoppers on accepting online shopping
b. To evaluate the effects of different products and services type when considering online shopping.

II. Literature Review

Past studies identified four factors that can determine consumer acceptance of online shopping;

Author: (MBA, MA), Catholic University Institute of Buea (CUIB). e-mail: napsub_2007@yahoo.co.uk

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consumer characteristics, personal perceived values, website design and the product itself (Swaminathan., Lepkowska-White and Rao, 1999; Li, Kuo and Russell, 1999; Dahlen and Lange, 2002). The success of nternet marketing and online sales of products depends on the types of product and service being marketed (Peterson, Balasubramanian and Bronnenenberg, 1997).

a) Personal Information Technology Innovation

According to Rogers (1995), individual willingness to try out any new information technology can be referred to as personal innovativeness of information technology (PIIT). This testing of this concept can be theoretically justification by examining the statement that high PIIT individuals are likely by nature to be impulsive and may ignore thinking through reasons and implications for their actions. Individuals may dive into trying new technologies out of risk taking, adventurous and curiosity nature and not necessarily because of the concrete advantages of such a decision (Adams, Nelson and Todd, 1992). This was further reiterated by Hwang (2009) stating innovators are likely to adopt online shopping because it is an innovative behaviour. Individual are more likely to adopt comfortable information technology innovations (Kim and Forsythe, 2010). Indiduals with high levels of PIIT are more likely to accept online purchasing because PIIT significantly affected consumer behaviour towards online shopping. Hence, the hypothesis developed as:

H1: A User attitude toward online shopping is positively affected by high levels of PIIT.

b) Internet Self-efficacy

Bandura (1997) proposed a social cognitive theory known as Internet self-efficacy. The theory shows that personal factors such as cognitive, motivation and environmental influence are some of the reason why one's behaviour is constantly under reciprocal influence. Bandura (1989), Eastin (2002), Perea, Dellaert and de Ruyter, (2004) called this environmental situations, behaviour interaction, and the three-way cognitive factors as the triadic reciprocity. This was applied in the internet context by Hernández, Jiménez and Martín (2011) and Wei and Zhang (2008) named it as internet self-efficacy. They defined internet self-efficacy as one's abilities to effectively use the internet. Self-efficacy in other words, (according to Hernández, Jiménez and Martín, 2009) is an online shopping terminology that helps to describe the ability of an individual to apply their internet skills to complete a purchase a product online. Eastin (2002) also indicated that user acceptance of online shopping is positively affected by a person's internet self-efficacy. This argument as further strengthen by Perea, Dellaert and de Ruyter (2004), who indicated that low level self-efficacy consumers feel uncomfortable and insecure when making internet purchases. This argument therefore leads us to the second hypothesis which states that:

H2: User attitudes toward online shopping is positively affect by High levels of Internet self-efficacy

c) Perceived Web Security

Roca, García and de la Vega, (2009) defined Perceived web security as "a threat that creates an event with the potential to cause economic hardship to data or network resources in the form of destruction, disclosures, modification of data, denial of service as well as fraud, waste and abuse". Flavián and Guinalíu, (2006) also stated that perceived web security is the consumer's belief that his financial data is secured and cannot be accessible, visible, will not be used or stored by any unauthorised users. Elliot and Fowell, (2000) established that the greatest challenge faced by E-commerce is security of online transactions. This view was also supported by Kesh, Ramanujan and Nerur (2002) and Liao and Cheung (2001) found that security concerns who holds the opinion that the success of e-commerce depends on web security and affects consumer behaviour. According to Li and Zhang (2002); Zorotheos and Kafeza (2009) and O'Cass and Fenech (2003), the number one factor that seriously affected and prevented user online shopping was web security. Hence, the following hypothesis is adopted:

H3: User attitudes toward online shopping is positively affect by high levels of personal perceived Web security

d) Privacy Concerns

Customer and user privacy concerns related to online shopping remains a major challenge of 21st century e-commerce. In an attempt to gaining customer's confidence in online shopping and reduce asymmetry of information, today's online businesses have widely adopted privacy policies which provides a complete picture of the vendor's handling of information to help fill the information gap that exist between the vendors and the consumer. Paine and Reips, (2007) argues that it would be very easy for online merchant to find out reservation prices, taste, and identity of their customers or online users. This is because, in other to complete an online purchase or transaction, customers are required to reveal their personal information. However, according to Tsai et al. (2010), there are high concerns from users on how their personal information are used by businesses and it is believed that online purchases intention is greatly affected by these privacy concerns. Tsai et al., (2010) further highlighted that several factors such as privacy sensitivities, cognitive or behavioural biases may affect individual privacy attitudes. There is a perceived greater risk and uncertainty in online users who are worried on the privacy of their personal information and fear that their information could be misused or exchanged when engage in online transactions. Consequently, Tsai et al.

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(2007) findings reveal that privacy concerns would negatively affect consumer's willingness to dealing with online merchants or register on websites or to do an online purchase.

Conversely, other scholars identified the difficulty in understanding and time consuming and reading as challenges to online privacy policies (Dinev and Hart 2004). People seldom read privacy policies before completing an online purchase and most often than not the users make misleading assumptions. Most of the users willingly ignore privacy concern due to lack of understanding of the meaning of privacy seals. Given the contradictory results, this study hypothesizes that:

H4: A User attitude toward online shopping is negatively affected by high privacy concerns.

e) Product Involvement

Zaichkowsky (1985) was the first scholar to propose the concept of personal involvement and stated that an individual perception on whether an object, product, item or commodity is relevant or not is based on the value, interest and inherent needs of that object. Traylor (1984) defined product involvement as "a reflects recognition that a particular product category may be more or less central to people's lives, their sense of identity and their relationship with the rest of the world". Tsai (2008) claimed that the higher levels of product involvement will usually affect consumers in a way that requires them to focus on the central features of a purchasing context and relatively pay less attention to product and services. Similarly, in high product involvement situations, online service satisfaction or quality will have less impact on consumer's behavioural intentions to participant in online shopping.

On the other hand, Mueller (n.d.) believed that low involvement goods tend to be package goods of a relatively low price which are purchased frequently by the consumer while high-involvement goods are those which generally tend to be higher in price, which require extensive consumer's information searching and which are in frequently purchased. However, Bian and Moutinho (2008) research revealed no negative relationship and statistically significant between consumer purchase intention and product involvement of counterfeit products. Hence, the enduring perceptions of consumers of the importance of the product category are basically based on their own interests, values, inherent needs. Given the contradictory results, this study hypothesizes that:

H5: A User attitude toward online shopping ispositively affect by high levels of product involvement.

f) Product and Service Types

Internet has become a widespread medium both in the work place and at home and using the Internet as a retailing channel has become a trend in this business era. Gudergan et al. (2007) indicated that managers need to understand the way customers evaluate their online shopping experience and the drivers of behavioural intentions for future purchase in order to manage online retailing effectively. Currently, there is constantly growth of online shopping channels covering different products and services. Huang and Yang (2010) found that different gender treats online shopping for difference purposes in term of sociality, fashion, value or authority. Chyan and Chia (2007) discovered that females are more fashion oriented as they are mostly dominated over perfectionism and novel-fashion consciousness than males. The survey conducted by store.mintel.com (2010) found that nearly eight out of ten women have made a purchase online and nine out of ten women have shopped for clothing themselves in the past year. Roslani (2012) stated that there is constant growth of women's e-shopping for apparel as modern Malaysian woman is becoming even savvier to shopping online.

On the other hand, Kim (2011) has claimed that most of the men are heavier users of the internet, do more activities online, less enthusiastic about online communication, perform more transaction, explore more information and look for more entertaining activities online. They are more tech-savvy person and men are typically more interested in new technology as compared to women. However, there is a changing gender role in today's society and it is mainly due to the combined effect of growing media influences and cultural changes. For instance, Malaysian women make up between 50 and 60 percent of the computer industry's employees and many hold middle or upper-level management positions (Schechter, 2010). Therefore, women may be one of the targeted segments of electronic products as well as men. Given the contradictory results, it is hypothesizes that:

H6: The relationship between consumer characteristics and attitudes toward online shopping is affected by Product and service type.

g) Research Theoretical Framework

Based on the literature review, a theoretical framework analysing the relationship on the independent variables of consumer characteristics to the dependent variables of user personal acceptance of online shopping is adopted and tested in this study as shown in Figure 1.0.

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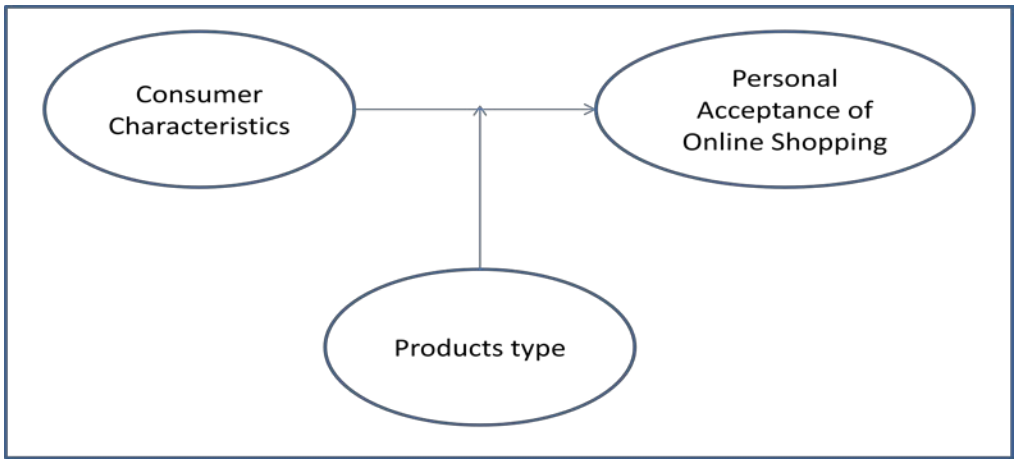


Figure 1: Research Framework

This study makes us of five variables related to critical consumer characteristic. This include; personal innovativeness of information technology (denoted as PIIT), internet self-efficacy (denoted as IS), perceived web security (denoted as PWS), privacy concerns (denoted as PC) and product involvement (denoted as PI). These independent variables are inferred to be the key influences on personal acceptance of online shopping (denoted as ATT) moderated by different products types. Research model was developed consisting of six hypotheses as shown in Figure 2.0 below.

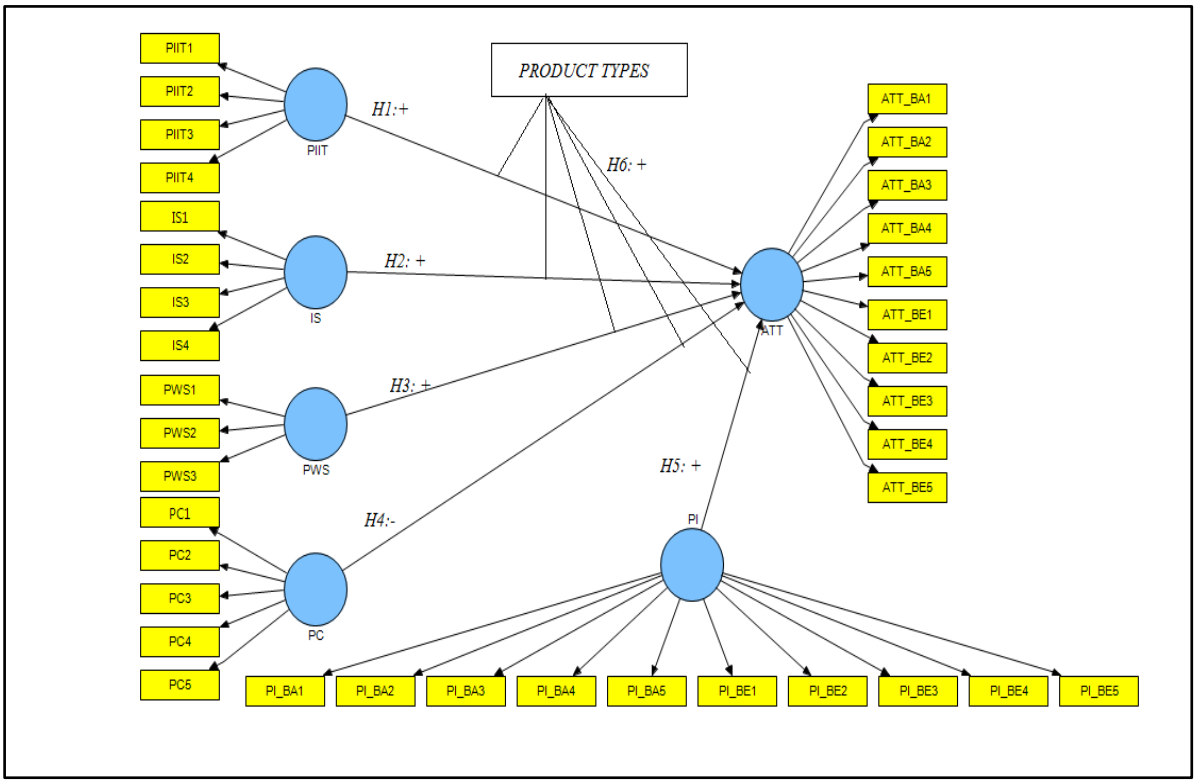


Figure 2: Research Model

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A summary of the indicators used research model is shown in Table 1.0 as below.

Table 1: Predictor latent construct item

Variable	Indicator
PIIT	**Personal innovativeness of information technology**
PIIT 1	If I heard about a new information technology, I would look for ways to experiment with it.
PIIT 2	Among my peers, I am usually the first to try out new information technologies.
PIIT 3	In general, I am hesitant to try out new information technologies.
PIIT 4	I like to experiment with new information technologies.
IS	**Internet Self Efficacy**
IS 1	I could easily use the Web to find product information on a product/service.
IS 2	I can get to a specific Web site with a browser.
IS 3	I feel comfortable searching with World Wide Web on my own.
IS 4	I would be able to use Web on my own to locate retail sites.
PWS	**Perceived Web Security**
PWS 1	I feel secure sending personal information across the Web.
PWS 2	I feel safe providing personal information about me to Web retailers
PWS 3	Web is safe environment to provide personal information.

PC	Privacy Concern
PC 1	All the personal information in the computer database should be double-checked for accuracy - no matter how much this costs.
PC 2	Companies should not use personal information for any purpose unless it has been authorized by the individuals who provided the information.
PC 3	When companies ask me for personal information, I sometimes think twice before providing it.
PC 4	When people give personal information to a company for some reason, the company should never use the information for any other reason.
PC 5	Computer databases that contain personal information should be protected from unauthorized access ¨C no matter how much it costs.
PI	**Product Involvement**
PI_BA1	For me, buying apparel online is important.
PI_BA2	For me, buying apparel online is interesting.
PI_BA3	For me, buying apparel online is mean a lot.
PI_BA4	For me, buying apparel online is valuable.

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PI_BA5	For me, buying apparel online is needed.
PI_BE1	For me, buying electronic gadget online is important.
PI_BE2	For me, buying electronic gadget online is interesting.
PI_BE3	For me, buying electronic gadget online is mean a lot.
PI_BE4	For me, buying electronic gadget online is valuable.
PI_BE5	For me, buying electronic gadget online is needed.
ATT	**Attitude toward online shopping**
ATT_BA1	I like buying apparel online.
ATT_BA2	Buying apparel online is interesting.
ATT_BA3	Buying apparel online makes my life more attractive.
ATT_BA4	I intend finishing apparel buying processes totally online.
ATT_BA5	I will increase buying apparel online in the future.
ATT_BE1	I like buying electronic gadget online.
ATT_BE2	Buying electronic gadget online is interesting.
ATT_BE3	Buying electronic gadget online makes my life more attractive.
ATT_BE4	I intend finishing electronic gadget buying processes totally online.
ATT_BE5	I will increase buying electronic gadget online in the future.

III. Methodology

a) Sampling Method

The sampling method employed in this study is convenience sampling method. It is one of the sampling method falls under non probability sampling technique categories where it draws representative data by selecting people because of the ease of their volunteering and due to their availability and easy access (Crossman, 2013). Participants are sampled by chance and the designed questionnaires, as shown in Appendix A were randomly distributed to respondents who have experience with online purchasing experience through online.

b) Study Population

The descriptive study was carried out in survey method. The research group consisted of total number of 108 of participants (female 60, n=55.6%; male 48, n=44.4%) and age range is between 20 and 35.

c) Sample Selection

A total of 108 sets of questionnaires were distributed randomly to students in Universities of Buea, Yaoundé, Bamenda and working adults in Yaounde, Douala and Buea. Adapting from Seock and Bailey (2008), there are restrictions imposed to screen out inappropriate sample among the respondents where the respondents have to be who have online purchasing experience. Therefore, 108 respondents chosen are the population who have internet access and able to proceed with online transactions.

d) Variables and Measurement of Variables

The questionnaire in this study is designed to determine the Consumer Acceptance of Online shopping in Cameroon; comparing different types of product. Consumer characteristic includes personal innovativeness of information technology, internet self-efficacy, perceived web security and privacy concerns as the independent variables and users' acceptance of online shopping is the dependent variables. Products types chosen in the study include of apparels and electronic gadgets as discussed previously.

The questionnaire is divided into three different sections in which the first section collect data on the demographic information including gender, race, age, education level, employment status and income level. The frequency of purchase of apparels and electronic gadgets are also collected in Section 1 in terms on multiple choices of frequency categorised as "never", "seldom", "sometimes", "regular" and "very often". In Section two, semantic differential scale on a series ranging from 1 to 7 of five different descriptive terms are provided to collect information on the users' products

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involvement in both apparels and electronic gadgets. Section three collects data on the independent variables and dependent variables based on 5 point likert scales ranging from (1) "strongly disagree" to (5) "strongly agree". There were 26 questions covering the areas of personal innovativeness of information technology (4 questions), internet self-efficacy (4 questions), perceived web security (3 questions), privacy concern (5 questions), and attitude toward online shopping (10 question).

e) Analysis Method

A statistical tool or software named Statistical Package for the Social Sciences (SPSS) has been utilised to input and analyse data collected. Tests have been conducted to investigate the relationships between the mentioned variables which have been proposed in the hypotheses. Smart PLS has been used to construct the research model and test for the models' reliability and validity and the results are presented and discussed in the following sections.

IV. Analysis and Discussion

a) Analysis

Descriptive analysis was used to demonstrate the profile of respondents and their product involvement in both apparels and electronic gadgets to evaluate the user's attitude and acceptance towards online shopping. The measurement and structural model are tested for reliability and validity using PLS Structural Equation Modelling. The structural model is used to predict the latent relevancy. Multiple regression analysis is used to further analyse the effect of products types on the customers' characteristics towards to the users' acceptance of online shopping. One Way ANOVA was performed to compare the mean of products involvement to the degree of users' acceptance on online shopping. Chi Square and cross tabulation was utilised to determine the association between demographic variables and the level of products involvement.

b) Demographic Analysis

Table 2: Demographic Analysis of Respondents

Variable	Categories	Frequency (N)	Percentage (%)
Gender	Male	48	44.40
	Female	60	55.60
Age	Below 20	4	3.70
	20-25	74	68.50
	26-30	24	22.20
	31-35	4	3.70
	More than 35	2	1.90
Race	Malay	12	11.10
	Chinese	84	77.80
	Indian	6	5.60
	Others	6	5.60
Education	High School and Below	6	5.60
	Diploma	10	9.30
	Bachelor Degree	58	53.70
	Master Degree	34	31.50
Employment status	Employed	70	64.80
	Unemployed	2	1.90
	Student	36	33.30
Income	Below FCFA 70,000	16	14.80
	FCFA 70,000 – FCFA 99,999	32	29.60
	FCFA 100,000 – FCFA 199,999	16	14.80
	FCFA 200,000 and above	18	16.70
	Not applicable	26	24.10

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Table 2.0 describes the demographic information of the respondents. The demographic information taken into account for this study includes of gender, age, race, education level, employment status and their income level. The questions were mainly targeted for students as well as working adults in generation Y.

Majority of the respondents for this study are females (55.60%). A huge proportion of the respondents are around the age of 20 to 25 years old (68.50%) and very less respondents are from the age group more than 35 (1.90%). Chinese is the majority group among the total respondents which encompasses 77.80% in total. 53.70% of the total respondents have a bachelor degree and 31.50% have master degree. This indicates that 85.20% of the respondents are well and highly educated. 64.80% of the respondents are employed and and 33.30% are students. Their respective income level is recorded as well where most of the respondents earned in the range of FCFA 70,000 – FCFA 99,999 (29.60%) and other ranges of income level as shown in Table 1.0 are equally distributed. Besides that, there is a large group of "non-applicable" response which accounted for 24.10% of the total respondents. Students who are not working and do not have any relevant income will fall into this category.

Table 3: Frequency of products purchase

Variable	Frequency (N)	Percentage (%)
Times for purchasing apparels online		
Never	14	13.00
Seldom	40	37.00
Sometimes	32	29.60
Regular	16	14.80
Very often	6	5.60
Times for purchasing electronic gadgets online		
Never	44	40.70
Seldom	32	29.60
Sometimes	18	16.70
Regular	10	9.30
Very often	4	3.70

Table 3.0 summarises the frequency of products purchase for apparel and electronic gadgets symbolised low and high outlay of products in the product classification grid model proposed by Peterson et. al (1997). 20.60% of respondents are purchasing apparels online in small frequency and 20.40% of respondents purchase in a regular basis. As compared to the purchase of electronic gadgets, majority of the respondent (40.70%) of them has never purchased such relevant products through online transaction.

c) *Products Involvement*

Table 4: Product involvement

	Apparel	Electronic Gadget
High Involvement	52 (48.15%)	46 (42.59%)
Low Involvement	56 (51.85%)	62 (57.41%)

Product involvement is scaled from 1 to 7 on a semantic differential scale and it is grouped into either high or low product involvement in the data analysis. According to Zaichkowshy (1994) in his research, there were 10 questions conducted and therefore 10 are the anchor for low involvement and 70 is the anchor for high involvement while 40 is the midpoint of the scale. Adopting the same principle in this study in the categorisation, there were 5 questions conducted for each of the category and therefore 5 is the anchor for low involvement and 35 is the anchor for high involvement while 20 is the midpoint of the scale. Respondents whose product involvement is scored above scale mean of 20 are categorised as high involvement while others are categorised as low involvement. As shown in Table 4.0, the respondents distributed equally in terms of high and low involvement in apparel products while 57.41% of the respondents are considered as low involvement in the electronic gadgets.

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d) Descriptive Analysis

Table 5: Descriptive statistics

Variable	Mean	Standard Deviation
Personal innovativeness of information technology	13.463	2.269
Internet security	15.852	3.114
Perceived self-efficacy	8.185	3.344
Privacy concern	22.556	2.975
Product involvement (Apparel)	20.982	6.724
Product involvement (Electronic Gadget)	19.037	8.058
Attitude (Apparel)	16.241	4.476
Attitude (Electronic Gadget)	14.426	5.430

Table 5.0 as above illustrated the descriptive statistics used in this study. Means and standard deviations are computed for each variable. Variables including personal innovativeness of information technology, internet self-efficacy, perceived web security, privacy concerns, and attitude of customers towards online shopping are scaled from 1 to 5. Mean scores and standard deviation are computed in this table. Additionally, product involvement is scale from 1 to 7; therefore it ranges from 5 to 35.

e) Validity and Reliability Test

The research model as shown in Figure 2.0 above was analysed using Structural Equation Modelling tool using Smart PLS software. It assesses the psychometric properties of the measurement model, and estimates the parameters of the structural model. This tool enables the simultaneous analysis of up to 200 indicator variables, allowing the examination of extensive interactions among moderator and latent predictor variable indicators. The measurement model has to fulfil all the requirements of validity and reliability before the structural model can be evaluated. Research model as developed in Figure 2.0 is reflective measurement model where indicators are manifestations of the construct and the direction of causality is from construct to items.

i. *Assessment of Measurement Model*

In assessing reflective measurement models in terms of its reliability, each indicator must have loadings of at least 0.70 and loadings of 0.60 were also accepted in case that there were additional comparable indicators in the block (Chin, 1998). As shown in Figure 3.0, indicators of PC3, PC4 and PC5 were dropped as the loading is less than 0.70.

Construct validity of the measurement model is analysed through convergent and discriminant validity by extracting the factor and cross loadings of all indicator items to their respective latent constructs. These results as indicated in Table 6.0 shows that loadings are significant and all items loaded on their respective construct from a lower bound of 0.674 to an upper bound of 0.990 and more highly on their respective construct than on any other. The model has a significant cross loadings and confirming the construct validity

Table 6: Factor loadings (bolded) and cross loadings

	ATT	IS	PC	PIIT	PI	PWS
ATT_BA1	**0.674**	0.435	(0.114)	0.320	0.592	0.456
ATT_BA2	**0.744**	0.367	0.058	0.262	0.694	0.505
ATT_BA3	**0.720**	0.335	0.071	0.345	0.658	0.493
ATT_BA4	**0.746**	0.465	0.245	0.390	0.695	0.540
ATT_BA5	**0.861**	0.466	0.166	0.412	0.786	0.635
ATT_BE1	**0.830**	0.242	0.140	0.504	0.749	0.624
ATT_BE2	**0.839**	0.298	0.228	0.481	0.790	0.607
ATT_BE3	**0.869**	0.329	0.082	0.521	0.754	0.652
ATT_BE4	**0.809**	0.410	0.102	0.553	0.692	0.635
ATT_BE5	**0.810**	0.275	0.152	0.452	0.713	0.599
IS1	0.157	**0.776**	0.324	0.434	0.103	0.015
IS2	0.464	**0.881**	0.323	0.637	0.382	0.394
IS3	0.362	**0.924**	0.428	0.455	0.329	0.312

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IS4	0.452	**0.888**	0.383	0.372	0.411	0.352
PC1	0.169	0.418	**0.990**	0.125	0.226	0.118
PC2	0.047	0.346	**0.864**	0.007	0.081	0.095
PIIT1	0.434	0.423	0.140	**0.850**	0.361	0.238
PIIT2	0.553	0.415	0.052	**0.855**	0.453	0.408
PIIT3	0.360	0.381	(0.004)	**0.726**	0.355	0.267
PIIT4	0.381	0.614	0.156	**0.847**	0.354	0.237
PI_BA1	0.686	0.408	0.004	0.340	**0.756**	0.501
PI_BA2	0.654	0.354	0.087	0.428	**0.738**	0.477
PI_BA3	0.556	0.434	0.277	0.219	**0.656**	0.457
PI_BA4	0.757	0.356	0.065	0.394	**0.819**	0.600
PI_BA5	0.733	0.305	0.048	0.352	**0.810**	0.546
PI_BE1	0.758	0.267	0.188	0.437	**0.814**	0.540
PI_BE2	0.738	0.259	0.250	0.440	**0.823**	0.571
PI_BE3	0.778	0.252	0.321	0.319	**0.823**	0.576
PI_BE4	0.761	0.309	0.197	0.354	**0.879**	0.579
PI_BE5	0.802	0.284	0.196	0.476	**0.905**	0.650
PWS1	0.713	0.339	0.052	0.345	0.692	**0.966**
PWS2	0.727	0.388	0.159	0.352	0.657	**0.970**
PWS3	0.656	0.309	0.128	0.343	0.624	**0.943**

In other to evaluate the discriminant validity, the AVEs of the latent variables should be greater than the square of the correlations among the latent variables (Chin, 1998). As shown in Table 7.0, the square roots of the AVEs are represented by the elements in the matrix diagonals. The results show that the AVE is greater in all cases than the off-diagonal elements in their corresponding row and column, supporting the discriminant validity of our scales.

Table 7: Discriminant validity of variable constructs

Latent Variables	ATT	IS	PC	PI	PIIT	PWS
ATT	**0.792**	-	-	-	-	-
IS	0.454	**0.869**	-	-	-	-
PC	0.148	0.417	**0.929**	-	-	-
PI	0.901	0.394	0.202	**0.805**	-	-
PIIT	0.540	0.550	0.103	0.470	**0.821**	-
PWS	0.729	0.361	0.118	0.686	0.361	**0.960**

For the examination of scales' internal consistency, three measures were used including Cronbach's alpha, where according to Nunnally (1978)a value of 0.70 is acceptable in basic research. Based on Dillon-Goldstein's rho assessment of the composite reliability (Tenenhaus et al., 2005), which is applicable if there is no tau-equivalence and should be higher than 0.70 (Ringle et al., 2006); Fornell and Larcker's (1981) average variance extracted (AVE) measures, which is more conservative and should be greater than 0.50 (Chin, 1998).

As summarised in Table 8.0, the results indicates that the measures are robust in terms of their internal consistency reliability as indexed by the composite reliability. The composite reliabilities of the different measures range from 0.892 to 0.972, which exceed the recommended threshold value of 0.70. Cronbach's alpha is acceptable for all latent variables. In addition, the average variance extracted (AVE) for each of the measures exceeded 0.50 which is consistent with the guidelines of Fornell and Larcker. Therefore, the measurements are reliable.

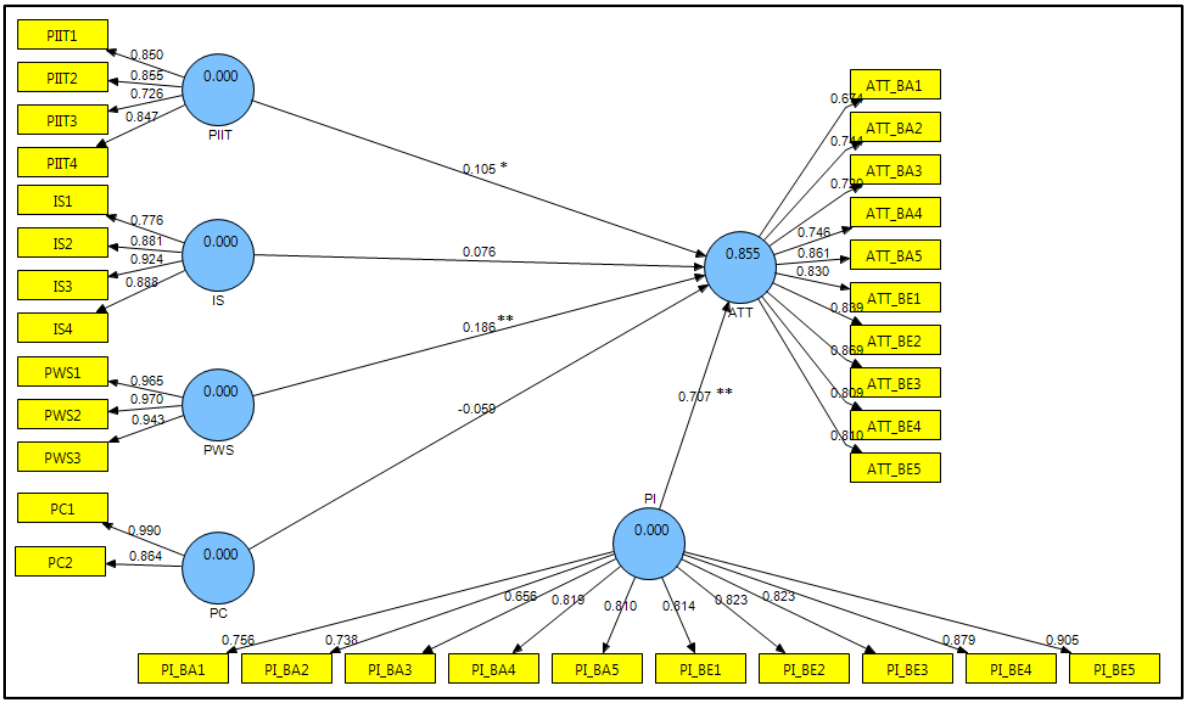
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Table 8: Reliability measurement

Variable Construct	Composite Reliability	Cronbachs Alpha	Average Variance Extracted (AVE)
ATT	0.944	0.933	0.628
IS	0.925	0.897	0.756
PC	0.927	0.880	0.864
PI	0.948	0.939	0.648
PIIT	0.892	0.839	0.674
PWS	0.972	0.957	0.921

In overall, the measurement model demonstrated adequate convergent validity and discriminant validity and reliability measurements confirming the reliability and validity of the measurement model used in the study.

ii. *Assessment of Structural Model*



*Note: *p<0.05, **p<0.01*

Figure 3: Structural Model Results

In the assessment of the model validity, the coefficient of determination, R^2 value of 0.855 suggesting that 85.5% of the variance in the extent of users attitude towards online shopping can be explained by the latent independent variables of personal innovativeness of information technology, internet self-efficacy, perceived web security, privacy concern and product involvement. The fit of model is substantial according to Chin (1998).

As shown in Figure 3.0, the path coefficient indicates the strength of the relationship between the latent exogenous and latent endogenous variables. To assess the significance of the path estimates, a bootstrapping procedure calculating t-values with 500 re-samples was used which allows an evaluation of the stability and precision of the PLS results. The results and hypothesis testing is shown in Table 9.0 as below.

Table 9: Path coefficients and hypothesis testing

Hypothesis	Relationship	Coefficient	t value	Supported
H1	PIIT → ATT	0.105	1.798	Yes
H2	IS → ATT	0.076	1.625	No
H3	PWS → ATT	0.186	3.783	Yes
H4	PC → ATT	-0.059	1.252	No
H5	PI → ATT	0.707	13.849	Yes

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H1, H3 and H5 is supported where personal innovativeness of information technology, perceived web security and product involvement is significant predictor of extent of users attitude and acceptance towards online shopping. H2 and H4 is rejected where internet self-efficacy and privacy concern is not significant related to the dependant variables of users acceptance on online shopping.

Personal innovativeness of information technology (b=0.105, p<0.05) and perceived web security (b=0.186, p<0.01) both have a weak positive influence on user acceptance towards online shopping while product involvement (b=0.707, p<0.01) has a strong positive influence on customers attitude and acceptance towards online shopping.

f) Moderator Effects on Consumers Characteristics toward Users Attitudes in Online Shopping

Multiple regressions were used to further test Hypotheses 1, 2, 3 and 4 which proposed effects of various consumer characteristics including personal innovativeness of information technology, internet self-efficacy, perceived web security and privacy concern on the acceptance of online shopping in terms of the moderator of apparel products and electronic gadget products.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.782[a]	.611	.596	5.53060

a. Predictors: (Constant), IV_PWS, IV_PC, IV_PIIT, IV_IS

ANOVAa

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4945.488	4	1236.372	40.421	.000[b]
	Residual	3150.512	103	30.587		
	Total	8096.000	107			

a. Dependent Variable: Total_DV

b. Predictors: (Constant), IV_PWS, IV_PC, IV_PIIT, IV_IS

F test of 40.421 (sig = 0.000) shows that the overall regression is significant. The Rsquare of 0.611 shows that 61.10% of the variation in rating of attitude towards online shopping is explained by the regression. The fit of regression is moderate fit.

Table 10: Regression analysis in terms of product types

Product Types	Variable	Standardized Coefficients	t-value	Sig.
Overall	Personal innovativeness of information technology	0.230	3.258	0.002**
	Internet self-efficacy	0.126	1.696	0.093
	Perceived web security	0.624	9.503	0.000***
	Privacy concern	-0.044	-0.685	0.495
Apparel Products	Personal innovativeness of information technology	0.060	0.700	0.486
	Internet self-efficacy	0.263	2.949	0.004**
	Perceived web security	0.504	6.369	0.000***
	Privacy concern	-0.028	-0.355	0.723
Electronic Gadget Products	Personal innovativeness of information technology	0.320	4.157	0.000***
	Internet self-efficacy	-0.016	-0.194	0.846
	Perceived web security	0.058	8.175	0.000***
	Privacy concern	-0.048	-0.684	0.495

From the results of overall regression results as shown in Table 10, personal innovativeness of information technology (b=0.230, p<0.01) and perceived web security (b=0.624, p<0.001) both have positive significant influence on user attitudes toward online shopping in line with results as stated in previous section. While internet self-efficacy and privacy concern does not significantly influence on user attitudes toward online shopping.

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With the existence of product types of apparels and electronic gadgets as the moderator, the relationship between independent variables and dependent variable are moderated. For apparel products, the relationship between personal innovativeness of information technology to the user acceptance of online shopping has become insignificant inconsistent with the results as discussed above. Apparel is low cost product and frequently purchased by users hence, personal innovativeness in the perspective of information technology does not influence users' acceptance for online shopping. Willingness of an individual to try out any new information technology is not relevant for buying these low costs products.

In contrast to the overall regression results without the effect of the moderator, internet self-efficacy has significant relationship ($b=0.263$, $p<0.01$) with the dependant variable when users are buying apparel products. This might be due to the need for users to browse through internet and search as well as compare different apparels products between different vendors in order to negotiate for the best deal. Internet self-efficacy plays a role when users need to have a certain level of internet searching skills to complete a best deal in buying apparels products through online transactions as there are vast sellers in the internet.

As for electronic gadgets, personal innovativeness of information technology ($b=0.320$, $p<0.001$) is significant associate with the users acceptance in online shopping while internet self-efficacy remains insignificant consistent with the regression results without the effect of the moderator. Customers with higher level of personal innovativeness of information technology will be more interested in purchasing electronic gadget products as it is associated with their willingness and enthusiasm in trying new products. However, internet self-efficacy has proven to be irrelevance to the user's acceptance of online shopping. The result is contrast with buying apparels mainly due to the low frequency of electronic gadgets purchased among the respondents. Electronic gadgets are considered as high cost and high outlay products where users seldom purchase online for this type of products.

Perceived web security is the main contributor to the low buying frequency as users feel insecure for doing such transactions especially the products are expensive. Perceived web security has the most significant influence on user attitudes toward online shopping from the overall regression results ($b=0.645$, $p<0.001$); moderator of apparels ($b=0.504$, $p<0.001$) and moderator of electronic gadgets ($b=0.058$, $p<0.001$). Web security is very much concern by users when processing online transactions.

Privacy concern does not have significant influence associate with users' acceptance and attitude to online shopping in any circumstances. Consumers have low awareness on the privacy issue as discussed in the literature review and privacy concern will not affect users in their attitude on doing online transactions. Thus, H6 where product and service type affect the relationships between consumer characteristics and attitudes toward online shopping is supported.

g) Products Involvement and Users Attitudes in Online Shopping

In this study, one way analysis of variance (One Way ANOVA) is used to compare the difference between the level of products involvement in different products types and users attitude towards online shopping. The test of homogeneity of variance is conducted to validate the equality of variance and the test to be performed against the variables.

Table 11: Test of homogeneity of variance

Products Involvement	Levene's Statistics	Sig.	Equal Variance	Analysis
Apparels	6.563	0.012	Not assumed	Robust ANOVA
Electronic gadgets	3.693	0.057	Assumed	One Way ANOVA

The test of homogeneity of variance as shown in Table 11.0 suggested robust ANOVA test for the variables of product involvement in apparels where the equal variance is not assumed and one way anova test for product involvement of electronic gadgets where the significant level is more that 5% and equal variance is assumed. Post hoc test of Bonferroni and Dunnett's where carried respectively for the products involvement of one way ANOVA and robust ANOVA to identify the significant differences between different groups of products involvement.

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Table 12: Significant differences in mean attitude towards online shopping by different product involvement

Products Involvement	Categories	N	Mean	Sig.	F
Apparels	Low involvement	56	13.1786	0.000	109.771
	High involvement	52	19.5385		
	Total	108	16.2407		
Electronic gadgets	Low involvement	62	11.1290	0.000	106.677
	High involvement	46	18.8696		
	Total	108	14.4259		

Both anova tests are significant at the 0.01% level. There is significant relationship between different production involvement and user attitudes online shopping. Hence, H5 is supported. The descriptive analysis as shown in Table 12.0 indicated that the product involvement for apparel is higher than electronic gadgets with a mean score of 16.2407 compared to 14.4259. Respondents with high involvement significantly associate with the user's acceptance towards online shopping as compared to respondents with low involvement in either buying apparels or electronic gadgets products. High product involvement positively affects user's attitudes towards online shopping in the context of all employed products or service.

h) Analysis on Products Involvement by Demographic Variables

Table 13.0 analyses products involvement in terms of demographic variables using Chi-square test. The demographic variables of income level significant influences the involvement levels of different products. Income per month is significantly affecting the buying pattern toward apparel and electronic gadget. For those who have monthly income below than RM 2,000 or "not applicable", they are having high involvement in buying apparel (62.50%; 53.80%) and low involvement in buying electronic gadget (37.50%; 30.80%). Apparels are cheaper compared to electronic gadgets and are more frequently used in daily life. Students who are under the category of "not applicable" are more likely to buy apparels online because of convenience in terms of door to door delivery. For the respondents who earned more than RM 4,000, they are highly involved in buying both apparels (77.80%) and electronic gadgets (77.80%) online. Apparently, products price will not be a concern for this category of respondents where both expensive and inexpensive items can be bought online. Therefore, other factors such as convenience, quality and reliability may add competitive advantage to the online vendors as people earning higher income are highly involved in online shopping for any products.

Race also has a significantly association with the products involvement in buying apparels products. Majority of the races by category are classified as high involvement in buying apparel through online transaction except for Chinese (59.50%) where they seldom buy apparel through online media as compared to other races. This might be due to the internet self-efficacy and perceived web security variables as discussed previously.

Table 13: Percentage distribution of demographic variables on apparel and electronic gadget

Variable	Categories	n	Apparel			Electronic Gadget		
			Low Involvement	High Involvement	χ^2	Low Involvement	High Involvement	χ^2
Gender	Male	48	54.20%	45.80%	0.185	47.90%	52.50%	3.183
	Female	60	50.00%	50.00%		65.00%	35.00%	
Race	Chinese	84	59.50%	40.50%	10.914*	54.80%	45.20%	5.172
	Malay	12	33.30%	66.70%		83.30%	16.70%	
	Indian	6	33.30%	66.70%		66.70%	33.30%	
	Other	6	0.00%	100.00%		33.30%	66.70%	
Age	Below 20	4	50.00%	50.00%	2.342	50.00%	50.00%	4.098
	20-25	74	54.10%	45.90%		62.20%	37.80%	
	26-30	24	50.00%	50.00%		50.00%	50.00%	
	31-35	4	50.00%	50.00%		50.00%	50.00%	
	Above 35	2	0.00%	100.00%		0.00%	100.00%	
Educational Level	High School and below	6	66.70%	33.30%	10.076	33.30%	66.70%	3.822
	Diploma	10	60.00%	40.00%		80.00%	20.00%	
	Bachelor Degree	58	62.10%	37.90%		58.60%	41.40%	

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	Master Degree	34	29.40%	70.60%		52.90%	47.10%	
	PHD	-	0.00%	0.00%		0.00%	0.00%	
Employment Status	Employed	70	60.00%	40.00%	6.438	57.10%	42.90%	1.536
	Unemployed	2	0.00%	100.00%		100.00%	0.00%	
	Student	36	38.90%	61.10%		55.60%	44.40%	
Income Per Month	Below RM 2,000	16	37.50%	62.50%	19.087*	62.50%	37.50%	17.414 *
	RM 2,000-RM 2,999	32	81.20%	18.80%		75.00%	25.00%	
	RM 3,000- RM 3999	16	50.00%	50.00%		37.50%	62.50%	
	RM 4,000 and above	18	22.20%	77.80%		22.20%	77.80%	
	Not applicable	26	46.20%	53.80%		69.20%	30.80%	

*Note : *p< 0.05*

There is no other significant association between the other demographic variables to the levels of products involvement in either apparels or electronic gadgets.

i) Summary of Hypothesis

Table 14: Summary of Hypothesis

Hypothesis		Statistical Test	Results
H1	A User attitude toward online shopping is positively affected by high levels of PIIT.	PLS Structural Equation Modelling; Regression analysis	Supported
H2	User attitudes toward online shopping is positively affect by High levels of Internet self-efficacy		Not Supported
H3	A user attitude toward online shopping is positively affected by high levels of personal perceived Web security.		Supported
H4	A User attitude toward online shopping is negatively affected by high privacy concerns.		Not Supported
H5	A User attitude toward online shopping is positively affected by high levels of product involvement.	One way anova	Supported
H6	The relationship between consumer characteristics and attitudes toward online shopping is affected by Product and service type.	Regression analysis	Supported

In overall as summarised in Table 14.0, the influence of personal innovativeness and perceived web security have a significant influence on users' acceptance towards online shopping while on the other hand, internet self-efficacy and privacy concern have no significant relationship associating the online shopping behaviours. High product involvement is associated positively to users' online shopping behsssaviours and income level is significantly affecting the level of products involvement.

However, the relationships of consumer characteristics on their acceptance of online shopping are differ depend on the product types. For electronic gadgets, the findings remained in line with the overall results. For apparel, personal innovativeness has become insignificant to influence on the online buying behaviours while internet self-efficacy have in turn a significant relationship toward online shopping. Hence, it is concluded that product types affect the relationships between consumer characteristics and attitudes toward online shopping.

V. Discussion and Recommendations

Based on the findings on personal innovativeness of information technology, two different approaches can be adopted to tackle different groups of consumers. This is because buying behaviours of apparel customers is not so much affected by personal innovativeness of information technology as opposed to electronic gadgets buyers. This is because electronic gadgets require a high level of personal innovativeness of information technology while apparels don't. In this case, businesses can do educate more users with low personal innovativeness level on internet shopping. This can be done through online exciting videos simplifying the stages involve in buying a product online. When both consumers of apparel and electronic gadget have a positive significant this will influence their willingness to do internet shopping because people with high personal innovativeness of information technology will be more likely to buy online.

As far as an individual internet self-efficacy is concern, in general terms people seems to have a high level of internet self-efficacy maybe because of urban

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civilization. In this case, organizations or online businesses need to do more on product branding and advertisement rather than being concern with individual internet-self efficacy. Many people can assess the internet and such they will love to buy but the final decision to pay for the goods or services lies in the hands of business who need to convince the internet buyer on the product and service through advertising campaign and branding. So it is recommended that businesses need to do more indoor and outdoor advertising to capture a wider market.

Since there is a positive relationship in perceived web security, it has been proven that people will turn to buy more online if they trust the web security and this affects their buying power if the web is negatively perceived. For online businesses to succeed, they should have certain features and stringent security measures on their website to ensure customers confidentiality of information disclosure especially concerning payment processing systems. Businesses should invest more on security measure because customers will prefer to deal with a secured and trusted web dealer than a non-trusted web dealer.

The findings also show that consumers don't have so much concern about security privacy when buying products online being it apparel or electronic gadgets. The organization can use this on its advantage because of customer willingness to share information to improve on its business. Businesses can capture a wider market by recording consumers or customer's internet activities on web sites, newsgroups, incoming and outgoing e-mails addresses to track customers' click stream data from ISP, by using cookies and web bugs to identify consumer behaviour. If well implemented, businesses can achieve high sales because they will know exactly what different groups of consumers need to be satisfied.

Finally, we found that consumers' willingness to buy online is affected more buy different product designs and futures of different product s and services in the market than price. In other words, individuals will still purchase a product online so long as the price meets the product features and design. As a result, companies need to improve product design and don more advertisement internally and outdoor to inform the public on their product value or worth. They can also improve product quality through product differentiation and convince the buyers on the reliability of these products.

VI. Conclusions

This study had gain a fruitful result to understand the relationship between consumer characteristics from the perspective personal innovativeness of information technology, internet self-efficacy, and privacy concern, perceived web security on their acceptance of online shopping based on different product types.

The research is applicable and useful as and when online vendors and retailers are drawing a marketing plan. It is important to understand and segment consumers in order to successfully dominating the targeted market especially for online business where the cost of entrant is relatively low and aggressive competition. When designing a marketing plan, online retailers must consider the identity of potential buyers by studying the consumer characteristics of online shoppers and the type of products that are suitable for online marketing. Present research results can help businesses to focus on their potential market and increase their marketing edge.

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The Current Situations and Solution in Mergers and Acquisitions of Retail Section in Vietnam

By Phan Quan Viet
Van Lang University

Summary- Along with the opportunities for economic development from the opening policy, Vietnam's economy is facing many risks, including reduction in competitiveness capacity and the annexation of foreign enterprises that are the phenomenons predicted in the short and long term. In the context of deep integration, Vietnam has participated in many free-trade agreements with a strong commitment on opening the retail market and elimination of tariff barriers and non-tariff for goods, the retail sector of Vietnam is facing many significant challenges. Particularly in the retail sector with great potential, attraction, Vietnam's retail market is strongly attracting investment from the foreign retailers. In the past time, there has been a change of owners of many supermarkets and the investment and expansion of distribution network of foreign retailers that have made the domestic enterprises at risk of losing markets. With this competition, the enterprises' associating and sharing interests to support others' development is necessary. The question that if the State will have any policies to support the dosmetic retailers is interested by many people.

Keywords: *acquisitions, mergers, retail market.*

GJMBR-E Classification: *JEL Code: M31*



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The Current Situations and Solution in Mergers and Acquisitions of Retail Section in Vietnam

Phan Quan Viet

Summary- Along with the opportunities for economic development from the opening policy, Vietnam's economy is facing many risks, including reduction in competitiveness capacity and the annexation of foreign enterprises that are the phenomenons predicted in the short and long term. In the context of deep integration, Vietnam has participated in many free-trade agreements with a strong commitment on opening the retail market and elimination of tariff barriers and non-tariff for goods, the retail sector of Vietnam is facing many significant challenges. Particularly in the retail sector with great potential, attraction, Vietnam's retail market is strongly attracting investment from the foreign retailers. In the past time, there has been a change of owners of many supermarkets and the investment and expansion of distribution network of foreign retailers that have made the domestic enterprises at risk of losing markets. With this competition, the enterprises' associating and sharing interests to support others' development is necessary. The question that if the State will have any policies to support the dosmetic retailers is interested by many people.

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I. Background

a) *Overview of mergers and acquisitions (M&A) of the retail sector in Vietnam in the past time.*

- Mergers and acquisitions in the retail sector

In Vietnam, since the government enforces the policy on open economy, world economic integration and partication in the World Trade Organization (WTO), the mergers and acquisitions of enterprises have been formed gradually and grown rapidly both in number and scale.

In the commercial sector, one of the reasons for many fluctuations of Vietnam market in recent years is the business environment, including the distribution activities in the market in Vietnam has been significantly improved and the domestic and foreign large companies have seen the market's prospect. This prospect comes from the internal demands and the trend of economic integration, but also accompanying by new challenges in the context of obvious globalization and liberalization. According to the ranking in the global retail development index (GRDI) published annually by AT Kearney Market Consulting Group (the USA), Vietnam is continuous in the top 30 most attractive emerging retail markets in the world for foreign investment from 2008 to present.

Author: PhD, Faculty of commerce - Van Lang University.
e-mail: dr.phanquanviet@gmail.com

Specifically, in stage 2011-2015, the total retail and consumption sales of Vietnam was always positive growth. Besides, according to the statistics, the total retail sales in 2015 was nearly 2,470,000 billion dongs, accounting for 76.2% of the total retail sales and consumption sales.

When assessing the prospect of Vietnam's retail market, many market research companies and experts said that Vietnam's retail market has a lot of prospects for development and achievement of higher growth in the future. In which, many factors prove that Vietnam's retail market will continue to bring high profits. It is forecasted that the motivation for promoting Vietnam's retail market is the consumption scale of more than 91.7 million people with golden population structure for higher consumption.

In 12 current common retail patterns, enterprises have the greatest expectations for the modern retail patterns, while the traditional retail patterns such as traditional markets or small itinerant retail patterns (peddlers) are considered as less promising. In addition, two retail patterns that are considered as the most promising, and also the strength of foreign retailers are the general supermarkets and shopping centers.

M&A transactions have grown significantly in recent years as an attractive investment channel in the country and fogreign countries. In 2005, there were only 18 M&A transactions with the total value of 61 million dollars, in 2006, there were 32 transactions with the total value of 245 million dollars. The number of transactions continued to impressively grow in 2011 with the growth of 135.2%, the total value of transactions reached 1.7 billion dongs, and in 2012, it reached the peak of 5 billion dollars. In 2014, the world M&A activities increased by 57%, reaching 4,400 billion dongs, while Vietnam only increased by 33% with 313 transactions. In 2015, Vietnam had 525 transactions, jumped in number in comparison with that of 2014 with the value of over 4.3 billion dollars, increased by 40% compared to that of 2014.

Looking back the background of Vietnam's M&A in the retail distribution sector from 2013 to early 2016, it can be found that:

Firstly, despite the significant growth in 2015, the figures from IMAA also showed that Vietnam's M&A only increased in "quality" rather than increase in "quality", which meaned that M&A in 2015 were only

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mainly small-scale mergers and acquisitions. Vietnamese enterprises also prove its littleness when its figures were compared to that of countries in the region. In 2015, Singapore had 700 M&A transactions with the value of nearly 100 billion dollars, 141 million dollars / transaction in average, 17 times greater than that of Vietnam; that of other countries such as Thailand, Malaysia and Indonesia is 3 times greater than that of Vietnam.

In which, there are three features that make M&A transactions of Vietnam even smaller that of other contries in the region. Specifically, most of Vietnam enterprises are small and medium, reaching 97%. The scale of these enterprises in Vietnam in general is also much smaller than that of the countries of the region; The process of restructuring and promoting equitization of the state enterprises in past time has just focused on equitization, restructuring and sale of shares of the subsidiaries. Therefore, the value of M&A in Vietnam are small in comparison to that of other countries in the region; Foreign investors in Vietnam in recent years are quite conservative because they must learn about the route and the success possibility before deciding to invest.

Secondly, the smallless of Vietnam enterprises is also proved by the acquisitions of foreign enterprises or domestic enterprises by foreign enterprises, which are the biggest M & A transactions. Vietnam enterprises only play the role of acquirers in small enterprises, in the other cases, they are mostly the acquired enterprises.

The investors in Japan, Korea have emerged with a series of business transactions. Typically, Aeon simultaneously acquired 30% of the shares of Fivimart and 49% of the shares of Citimart. Or Lotte from Korea has suddenly announced its control of Diamond Plaza Trade Center when owning 70% of its shares.

Thirdly, in addition to the presence of foreign enterprises, in the domestic market, the large distribution enterprises in the country such as Saigon Co-op, Vissan, Vingroup also have new steps in order to dominate the market. For example, Vingroup acquired 70% of the shares of Ocean Mart supermarket chain, then renamed it into Vinmart ... However, in addition to promoting the own development of brand and distribution network, the dosmectic enterprises tend to cooperate and merge with each other. In addition to Vingroup and Saigon Co-op, there are also other retail enterprises such as Saigon Trading Corporation (Satra) and Hanoi Trade Corporation (Hapro), in spite of both transformation steps, but they seems still very slow in this race.

b) Some observations and evaluations

The year 2015 can be considered as the pivotal year for Vietnam's integration with a series of new FTAs that have been signed and intended to be signed. After signing ASEAN Trade in Goods Agreement (ATIGA), tax of most goods is down to 0% and the highest tax rate is only 5%. Recently, the fact proves that the great corporations in Asia are rapidly approaching Vietnam market with a series of chains of retail stores in Thailand, Japan, Korea. This is really the big concern for the Vietnamese retail sector. From these factors, Vietnam retail sector will face both opportunities and challenges from the integration. The integration will help Vietnam enterprises to learn about management experience, use of capital and laborers and get the opportunities for cooperation and development and improvement of competitiveness. However, the integration will also put enterprises in direct competitions and risk of being taken over by foreign enterprises.

From the perspective of Vietnam's economy and the international economy, the integration today can be seen as the objective factor affecting a flat market. In which, the entities are the governments running the economy according to integration commitments. Accordingly the domestic enterprises and foreign enterprises together operate in a market equally, so the competition is inevitable that comes from the integration demand.

II. Discussion

a) The trend of M&A activities in the retail market and some recommendations for Vietnam in the upcoming time

Vietnam's retail sector is witnessing a strong and fast penetration by many ways by foreign retailers into the domestic market. This is the inevitable trend of Vietnam's deeper integration into the economy in the region and in the world.

From the demand of integration of the domestic economy, WTO's commitments on opening the distribution market, Trans-Pacific Partnership Agreement (TPP) and Free Trade Agreements (FTAs) and when the commitment to implement free trade area between ASEAN members takes full effect, all ten member countries will be subject to a comprehensive economic integration into a unified common market with the scope of 600 million people, then Vietnam market and Vietnamese goods will look forward to a borderless trade market with a lot of competitions.

On the other hand, in the context that the retail markets of the countries in the region are approaching the saturation point, Vietnam market with more than 91 million people, including 60% of young consumers, the proportion of modern retail of Vietnam is only 25% of the distribution channels, much lower than that of countries in the region such as Thailand (34%), Malaysia (60%), the Philippines (33%), China (51%), Singapore (90%). According to the general plan on commercial development of Vietnam, until 2020, the country will have about 1200-1500 supermarkets, 180 commercial centers and 157 shopping centers, trying to reach the

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rate of modern retail of 45% of the retail distribution channels in the market. Therefore, Vietnam retail sector is becoming an extremely attractive destination for foreign investors. In the future, foreign retailers will increasingly appear on the retail market of Vietnam, the competition will become increasingly fierce and M&A in the retail sector is inevitable and will become more vibrant.

Besides, IMAA data also shows that M&A in the countries such as Thailand, Indonesia and Malaysia is decreasing in both quantity and value in recent years, while M&A of Vietnam is gradually growing. Therefore, in the upcoming period when the policies become clear, the business environment in Vietnam becomes attractive with the favorable trend for trade, through M&A, Vietnam will also benefit from the foreign capital that will be increasingly invested into the retail market.

The change in policy, efforts to restructure the state-owned enterprises to develop the domestic economy to create conditions for promoting M&A, especially in the retail sector, the prospects for M&A will continue to be promoted by some recent policy moves such as the Investment Law and the Enterprise Law (amended and supplemented) taking effect from 01 July 2015. Besides, the Government issued Decree 60 in 2015 to allow relaxation of the ownership ratio of foreign investors in many sectors, with the commitments on equitization of large state-owned enterprises, the rises of private companies in the country, the interests of foreign capital flows for investment opportunities and M&A in Vietnam are expected to be the driving motivation for M&A in the upcoming time.

b) The visible impacts from the policy

Firstly, the safety for the investments under the new Enterprise Law will be improved. Vietnam ranked 116 out of 188 countries in terms of the level of protection of investors, but with the new law, this ranking position of Vietnam will increase and be equivalent to ASEAN – the sixth, that means it can be increased by 50 ranks and placed 60-70 in the ranking table if other countries have no change. This has a strong impact on the belief of investors in Vietnam.

Secondly, the new Enterprise Law does not restrict the implementation of M&A, merger of companies of different types as the former law does, it means that a joint stock company may be merged with a limited liability company without change of the type of the enterprise.

Thirdly, the changes in the Investment Law, in terms of procedures, M&A is easier and simpler than foreign investors' establishment of new enterprises. For example, to establish an enterprise, the foreign investor must perform at least 30 procedures, but under the new law, when buying shares with capital contribution of less than 51%, not subject to conditional business, they do not perform the investment procedures, but only register the change of members. The simpler procedures will stimulate M&A activities.

In addition to the great opportunities in attracting capital flows from ASEAN for Vietnam's retail sector, the entry of foreign goods is inevitable. The trend of massive infiltration of foreign retail enterprises means that domestic goods will be overshadowed and suffer from difficulty in appearing in the foreign supermarkets in spite of enough necessary conditions set out by the distributors. In fact, with the influx of goods imported at the tax rate of 0%, the enterprises cannot be contrary to the laws of the market that is to only use the Vietnamese goods without choosing imported goods with good quality, proper price, clear origin and guarantee in all aspects for consumers. Therefore, in order to compete with imported goods and to get a sustainable place, the domestic manufacturing enterprises need to improve their products' quality with lower production costs and the retail enterprises need to set out retail products with high-quality supply services, and take advantage to capture the market.

According to assessment of the experts of A.T. Kearney, M & A activities in the consumption – retail sector all over the world will continue to boom in 2016 and continue in 2017. The reason why M&A market in the consumption – retail sector continues to be active in this year is that the business prospects of the enterprises in this year is expected not to be positive with lower profits and slow growth. It is forecasted that in 2016, there will be about 40% of enterprises aiming to promote sales through M&A and the expected figures for next year is 50%.

It is forecasted that in the near future, the M&A market of Vietnam begins to start a new wave which is recognized as the 2nd wave of the expected total value of M&A of 20 billion dollars. Some industries attracting M&A activities are retail, foods and drinks, Fast-moving consumer goods...

III. Solution

a) Some solutions for enterprises and the state for Vietnam's retail market

For the state, it needs to properly settle the following issues:

Firstly, continuing to improve the system of laws and legal documents on M&A, the guiding documents on M & A.

Secondly, the State must take right and suitable steps and measures to manage M&A in the retail sector effectively, on the one hand, well controlling and building a good and sustainable competitive business environment, on the other hand, encouraging the enterprises to develop through merger of the current small and medium–sized enterprises in Vietnam.

Thirdly, continuing to efficiently implement the planning on restructuring the Industry and Trade sector

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on building the leading retailers and the reasonable and scientific retail system in the localities of the all country and resolutely implementing the plan in a right way.

Fourthly, building a set of criteria and guiding the localities to use "Economic needs test – ENT" to control the number of new outlets to foreign retailers.

b) *For the enterprises, it should implement the following measures*

Firstly, the retail enterprises should urgently improve the supply quality with lower prices of goods, to do this, they must find a way to associate with the manufacturers or invest in manufacture of products and goods for their own supply systems, on the other hand, constantly improving the quality of sales and post-sales services.

Secondly, rapidly creating and developing the chain systems in the localities, looking for favorable business location and methodical investment.

Thirdly, the retail enterprises need to overcome challenges from traditional shopping models into modern shopping models and invest in chain of stores, retail supermarkets, associating to develop new retail forms; Branding and strongly participating in the sales models via e-commerce, online sales on TV, telephone.

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Good Bye to Petrol & Diesel Car! Is it 2020 Or 2030?

By K. Balasubramanian

Adaikalamatha College

Abstract- Today we are facing a great problem with the nature is pollution. The major reason for pollution is the rapid growth of industrialization and the increase of vehicles. The Carbon let out from the industries and the petrol and diesel cars which cause damages in the ozone layer. It will affect the human society in a vast level. First step or Need of an hour is creating mass awareness of this prime CO 2 problem to 7.35 billion population of world. It is necessary to take Corporate social responsibility to reduce the Carbon level emission from their industries and to find out an alternate way for preventing the pollutions. To avoid this and build a better world of healthy and pollution free is via Green marketing, its scientifically implemented by change the trend in the automobile industry by E-cars (i.e., Electric cars).

Keywords: *global warming, electric car, green marketing.*

GJMBR-E Classification: *JEL Code: M39*



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Good Bye to Petrol & Diesel Car! Is it 2020 Or 2030?

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Abstract- Today we are facing a great problem with the nature is pollution. The major reason for pollution is the rapid growth of industrialization and the increase of vehicles. The Carbon let out from the industries and the petrol and diesel cars which cause damages in the ozone layer. It will affect the human society in a vast level. First step or Need of an hour is creating mass awareness of this prime CO 2 problem to 7.35 billion population of world. It is necessary to take Corporate social responsibility to reduce the Carbon level emission from their industries and to find out an alternate way for preventing the pollutions. To avoid this and build a better world of healthy and pollution free is via Green marketing, its scientifically implemented by change the trend in the automobile industry by E-cars (i.e., Electric cars). Second step is to achieve paradigm shift in technology advancement and large scale commercialization of such sustainable green products. This Paradigm shift in World of Car is not an option, rather mandatory to Save Mother Earth from. Near future, that is 2030 + will be a Fossil fuel free, carbon less or carbon nil cars. It is the responsibility of every human that not only save money for their future generation and also want to give a pollution free world for their child's. This article shows how we can make possible for the E-cars in the market.

Keywords: global warming, electric car, green marketing.

I. Paradigm Shift in Automobile (car) Industry

Greatest Phase out of good old Mechanical Technology is round the corner in Automobile Industry all over the world. All over the world, 1 Billion Mechanical Car plying in the road Urgent phase out with Electrical Car had just begun. Electrical Car buy would accelerate in the next 10 to 14 year for complete phase out of Petrol or Diesel based Mechanical Car.

Great Good Bye to Petrol & Diesel Car! Now the question in front of us is..Is it by 2020 or 2030?

II. Carbon Less Car or Carbon Nil Car

This Paradigm shift in World of Car is not an option, rather mandatory to Save Mother Earth from ICU (Intensive Car Unit). Near future, that is 2030+ will be a Fossil fuel free, carbon less or carbon Nil car.

III. Macro Economy to Micro Economy

Automobile industry had grown many folds in the last 104 years. Thanks to humble beginning by Henry Ford and his Ford Motor company's Mass Production Innovation in 1912.

Author: Adaikalamatha College. e-mail: sumathiv80@gmail.com

Right from 1900 up to 1912 there was a dilemma in the world of Automobile Industry whether Electric Car will rule the future or Mechanical Car will rule the future?

Due to Process Innovation, in the form of Mass Production happened at Ford Motor Company and slashing of Mechanical car price from $ 960 to $ 340 in 1914 made car affordable to common American. Over the last 102 years, Mechanical car price is dearer to consumer.

Over the last 50 years lot of developments took place in Electrical car Industry. But, nothing equal to break through innovation of Tesla EV. Tesla Electric car 100 miles per charge, two years back to 240 miles per charge now and 400 miles per charge round the corner. Now, American Company Tesla set the new precedence or benchmark for all the leading Mechanical Car manufactures to innovate in Electric car, accelerate their performance in par with Tesla.

Meantime 'Google', yester years search engine company, today mobile phone company will be a aggressive player in world of driver less car by 2020.

Unprecedented action is on in Car Industry is on all over the world. Thanks to cumulative effect of Technology pressure, Environmental Pressure, World/Various countries Economic Recession pressure and COP 21. Paris Climatic Control Conference Agreement compulsion.

Instead of looking at the car from world to individual, let us look at from Individual to World.

IV. Micro Economy to Macro Economy

* Are you an owner of Luxury / Sports Utility Car? It is high time to settle for compact small Fuel economy car.
* Are you a owner of Diesel car? It is high time to graduate to Petrol car!
* Are you an owner of Petrol car? It is high time to graduate to Hybrid (Petrol /Diesel + Electric) car!
* Are you a owner of Hybrid car? It is high time to graduate to 100 % Electric car!
* Are you a owner of 100 % EV car charged by conventional Fossil Fuel based Hell power? It is high time for individual as well as world to graduate to 100 % EV car charged by Renewal Power like Roof top Solar or Wind or Biogas or Hybrid based Heaven power car!

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Paradigm shift in Automobile Industry is on all over the world. In India EV trend has just started.

V. Macrocosm to Microcosm Perfect Journey

In Nature everything was in perfect rhythm. Man Created Imperfect World in Nature there was no imperfection, but mankind systematically created imperfect world, that too in the last 246 years, Carbon based world in the name of industrialisation of society. This is a high time for mankind to make course correction by applying common sense in uncommon level and develop sustainable carbon less world.

VI. Mass Awareness to Mass Action

First step or Need of an hour is creating mass awareness of this prime CO 2 problem to 7.35 billion population of world. Second step is to achieve paradigm shift in technology advancement and large scale commercialisation of such sustainable green products. Third step is to make world citizen to lead a simple life style to create carbon less economy or Green Economy. All these three things should happen on war footing basis to nullify the CO 2 effect on civilisation.

VII. Speed of Mobility

Birth of steam engine by James Watt during 1769 changed the mobility of man from less than 5 miles per hour speed of walking to today's unbelievable speed of 18,000 miles per hour through Space shuttle.

VIII. Other Side of Growth

According to Newton's third law, Every action has got equal and opposite reaction. In line with that birth of stream engine was a birth of Carbon based economy. CO 2 level in the atmosphere increased from pre industrial time level of 250 PPM (Parts Per Million) during 1750 to thresh hold level of 350 PPM during 1988, November.

IX. Highest Co 2 Level in Atmosphere in Last 3 Million Years

On 13th July, 2013, CO 2 level in the atmosphere has crossed 400 PPM, highest in 3 million years. Today CO 2 level in atmospheric air has reached 410 PPM. CO 2 level in the atmosphere is expected to reach a level of 450 PPM CO 2 during 2023 and then 500 PPM CO 2 during 2033.

So what? Why should we bother?

What the world population need to reverse the CO 2 clock.

X. Vital Oxygen Deficiency

One can live without solid food for 15 days; one can live without liquid water for 5 days, for breathing for 1 or 2 minutes.

XI. normal Co 2 Level to Abnormal co 2 Level

Such a vital air for breathing polluted to the core in the last 25 years. It was not a natural phenomena, rather it was a manmade disaster. Most of us are not aware of this prime CO 2 problem of this world, even today, after this phenomena had reached a flash point.

XII. Abnormal Level to Unpalatable Level

In another 7 years from now, that is during 2023, CO 2 level in the atmosphere will reach 450 PPM. Once, world CO 2 level crosses 450 PPM, 50% of the human being living in this earth will have the breathing problem or suffocation problem during normal breathing, due to Oxygen deficiency.

XIII. Oxygen Cylinder will be Mustnot an Option for Every World Citizen

By 2033, exactly 17 years from now, every world citizen should carry a Oxygen Cylinder at the back and attach a mask from that cylinder to nose for normal breathing of 24*7.

XIV. Missing Link

This alarming situation is known to scientific community but they prefer various country head to take corrective policy action to mitigate this Global Warming and commit large scale fund to make it happen. Need of an hour is GSR, CSR, ISR.

GSR is nothing but Government Social Responsibility. CSR is all about Corporate Social Responsibility. Both are macro in nature beyond the control of an Individual. ISR is all about Individual Social Responsibility, rather well within the control of an Individual.

XV. No More Mere Sustainable car Development Awareness Pleaseurgent Action to Buy Carbon Less Car Please

We have only one world..We have to hand over the better world to next generation to lead a better life that too in a vibrant way. We should not to leave the worst world for next generation with such an artificial living environment of living with Oxygen Cylinder at the back for 24 hours.

Biggest problem in this world is fix the problem, rather than finding solution.

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How CO 2 level in atmosphere is going up?

XVI. Cause of Problem

Main culprit for this exponential increase in CO 2 level in atmosphere is

1. Increase in vehicle population. During 2012,world produced 6 crore cars of Petrol or Diesel, highest volume in a single year. Around 100 Crores cars are plying in the road all over the world emit CO 2 to atmosphere every minute basis.
2. All over the world, 10.5 Terra Watt of Power was produced during last year. Around 75 % of this power production happen by Thermal Power route, by burning coal.
3. Population explosion taken place from less than 1 Billion during 1904 to 7.35 Billion during 2015.

XVII. Creation Carbon based Imperfect World

Explosive growth of CO 2 level in earth atmosphere by 2050 to the tune of 700+ PPM is expected. In turn this world will become unfit to live for Man as well as for various plant and animal kingdom.

XVIII. Now or Never

Time to act now on this prime issue to avoid disaster at a later date.

a) Paradigm Shift Warranted - 1

There is an Urgent need for all of us to move on from Carbon based world to carbon less world and emergency way to mitigate Global Warming through large scale reduction of car or paradigm shift from conventional petrol or diesel or gasoline based car to Electric car

b) Paradigm Shift Warranted - 2

Electric car to be charged by Renewable power produced by either Roof Top Solar power plant or Roof Top Wind power plant or Roof Top Hybrid Power plant (60 % Wind power + 40 % Solar).

XIX. Rio 1992 & Rio 2012 Climate Conference

By way of Rio 1992 Climate Control conference, then subsequently, Rio + 20 = 2012 Climate Change Conference, lot of noise by way of talking is going on among various country heads about mitigating Global Warming but little action is going on or very slow action is going on to save mother earth from ICU.

Mother earth is in ICU, nobody cares. No one is serious, except celebrate Earth Day every year April 22nd.

It looks like an Everybody, Somebody, Nobody, Anybody story. What a pity?

XX. Paris 2015 Climate Conference

During Climate Change Paris 2015,COP 21,196 countries of world first time signed legally binding, international agreement to keep average global temperatures no more than 2 degree Centigrade above pre industrial temperatures. First major historical step to reverse CO2 clock!

XXI. Oxygen Cylinder at Back will be Must for Normal Breathing

If this today's exponential addition trend of CO 2 emission to atmosphere continued for next 20 years in this world, then 2033 all over the world people should carry Oxygen cylinder at the back to have normal breathing.

XXII. Individual Life Style Change to Save Mother Earth

a) Need Vs Greed

As Mahatma Gandhi rightly said, in this world we have enough things to meet out the need of every individual not the greed of every individual.

b) Paradigm shift - Urgent Need

Small..Small contribution made by small people in various parts of the world in the above three angles will significantly and dramatically alters the course of this world in mitigating Global Warming and to achieve sustainable development. That small is "WE".

We should be first aware about the urgent need to develop carbon less development, in spite of population explosion and fast track world GDP growth.

Here again only solution to solve Global Warming crisis is to change our life style by following the Gandhiji's life style prescription of " Simple Living, High In Thinking ".

c) Carbon Intensive development to Carbon Less development

This is high time for individual world citizen to aware about urgent need for paradigm shift and practically move from Greed based carbon intensive development to Need based carbon less sustainable development consciously that too immediately to save mother earth. It is a situation of NOW or NEVER.

XXIII. E Car (electric car) to Save Mother Earth

As Swami Vivekananda rightly put it, Truth is simple. Because of its simplicity people have forgotten.

One of the major solutions to solve the Global warming is paradigm shift to E car from Conventional petrol Car or diesel car.

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XXIV. Future Car - IC Engine Less..Gear Less Car

a) One Billion car phase out

By 2030, all our existing 1 billion car available all over world, in the road will undergo radical shift and go out of world road and give a way towards Electrical Car.

b) Heaven Powered Car

Again electrical car will be charged by Heaven Power (Wind, Water & Solar), not Hell Power (Coal, Natural Gas, Diesel etc.,)

c) Fuel Free RE Powered Car

Let us open up our eyes for emerging reality. By 2020 one out of four new cars of US is going to be ElectriCity Car.

By 2030, 90 % of US new cars will be ElectriCity Car, MOST ENERGY EFFICIENT AND FREE ROOF TOP SUN / WIND POWERED CAR. Just like we charge mobile phone daily, every car of world will be charged by electrically on daily basis that too using Renewable Power not conventional thermal power.

It's Sustainable Development Era..more specifically Renewable Power Era & Sun Power Era. Let us Live Harmonious with nature reduce our Carbon Foot Print and have a concern for Mother earth all 365 days of a year, not only on 22nd of April of every year.

We live only once, if we live harmonious with nature that will do!

Summary or Urgent Action required from World Citizen:

ISR (Individual Social Responsibility) to Save Mother Earth from ICU.

* Are you an owner of Luxury / Sports Utility Car?

  It is high time to settle for compact small Fuel economy car to Reduce Carbon Foot print as well as PM 2.5 (Particle Matter 2.5 MM).

* Are you an owner of Diesel car?

  It is high time to graduate to Petrol car, because Diesel pollutes 1500 times compare to Petrol.

* Are you a owner of Petrol car?

  It is high time to graduate to Hybrid (Petrol/ Diesel + Electric) car to partially reduce your carbon foot print, reduce contribution of SO x, NOx, CO and SPM (Solid Particle Matter)!

* Are you an owner of Hybrid car?

  It is high time to graduate to 100 % Electric car fully to reduce your carbon foot print, reduce contribution of SO x, NOx, CO and SPM (Solid Particle Matter) !

* Are you a owner of 100 % EV car charged by conventional Fossil Fuel based Hell power?

  It is high time for individual as well as world to graduate to 100 % EV car charged by Renewal Power like Roof top Solar or Wind or Biogas or Hybrid based Heaven power car!

Paradigm shift in Automobile Industry is on all over the world. In India EV trend has just started. Instead of waiting for Government to act and Corporate to act, let us save mother earth from ICU as a responsible world citizen.

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1. General,

2. Ethical Guidelines,

3. Submission of Manuscripts,

4. Manuscript's Category,

5. Structure and Format of Manuscript,

6. After Acceptance.

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- Present surroundings information only as desirable in order hold up a situation. The reviewer does not desire to read the whole thing you know about a topic.
- Shape the theory/purpose specifically - do not take a broad view.
- As always, give awareness to spelling, simplicity and correctness of sentences and phrases.

Procedures (Methods and Materials):

This part is supposed to be the easiest to carve if you have good skills. A sound written Procedures segment allows a capable scientist to replacement your results. Present precise information about your supplies. The suppliers and clarity of reagents can be helpful bits of information. Present methods in sequential order but linked methodologies can be grouped as a segment. Be concise when relating the protocols. Attempt for the least amount of information that would permit another capable scientist to spare your outcome but be cautious that vital information is integrated. The use of subheadings is suggested and ought to be synchronized with the results section. When a technique is used that has been well described in another object, mention the specific item describing a way but draw the basic principle while stating the situation. The purpose is to text all particular resources and broad procedures, so that another person may use some or all of the methods in one more study or referee the scientific value of your work. It is not to be a step by step report of the whole thing you did, nor is a methods section a set of orders.

Materials:

- Explain materials individually only if the study is so complex that it saves liberty this way.
- Embrace particular materials, and any tools or provisions that are not frequently found in laboratories.
- Do not take in frequently found.
- If use of a definite type of tools.
- Materials may be reported in a part section or else they may be recognized along with your measures.

Methods:

- Report the method (not particulars of each process that engaged the same methodology)
- Describe the method entirely
- To be succinct, present methods under headings dedicated to specific dealings or groups of measures
- Simplify - details how procedures were completed not how they were exclusively performed on a particular day.
- If well known procedures were used, account the procedure by name, possibly with reference, and that's all.

Approach:

- It is embarrassed or not possible to use vigorous voice when documenting methods with no using first person, which would focus the reviewer's interest on the researcher rather than the job. As a result when script up the methods most authors use third person passive voice.
- Use standard style in this and in every other part of the paper - avoid familiar lists, and use full sentences.

What to keep away from

- Resources and methods are not a set of information.
- Skip all descriptive information and surroundings - save it for the argument.
- Leave out information that is immaterial to a third party.

Results:

The principle of a results segment is to present and demonstrate your conclusion. Create this part a entirely objective details of the outcome, and save all understanding for the discussion.

The page length of this segment is set by the sum and types of data to be reported. Carry on to be to the point, by means of statistics and tables, if suitable, to present consequences most efficiently.You must obviously differentiate material that would usually be incorporated in a study editorial from any unprocessed data or additional appendix matter that would not be available. In fact, such matter should not be submitted at all except requested by the instructor.

Content

- Sum up your conclusion in text and demonstrate them, if suitable, with figures and tables.
- In manuscript, explain each of your consequences, point the reader to remarks that are most appropriate.
- Present a background, such as by describing the question that was addressed by creation an exacting study.
- Explain results of control experiments and comprise remarks that are not accessible in a prescribed figure or table, if appropriate.
- Examine your data, then prepare the analyzed (transformed) data in the form of a figure (graph), table, or in manuscript form.

What to stay away from

- Do not discuss or infer your outcome, report surroundings information, or try to explain anything.
- Not at all, take in raw data or intermediate calculations in a research manuscript.
- Do not present the similar data more than once.
- Manuscript should complement any figures or tables, not duplicate the identical information.
- Never confuse figures with tables - there is a difference.

Approach

- As forever, use past tense when you submit to your results, and put the whole thing in a reasonable order.
- Put figures and tables, appropriately numbered, in order at the end of the report
- If you desire, you may place your figures and tables properly within the text of your results part.

Figures and tables

- If you put figures and tables at the end of the details, make certain that they are visibly distinguished from any attach appendix materials, such as raw facts
- Despite of position, each figure must be numbered one after the other and complete with subtitle
- In spite of position, each table must be titled, numbered one after the other and complete with heading
- All figure and table must be adequately complete that it could situate on its own, divide from text

Discussion:

The Discussion is expected the trickiest segment to write and describe. A lot of papers submitted for journal are discarded based on problems with the Discussion. There is no head of state for how long a argument should be. Position your understanding of the outcome visibly to lead the reviewer through your conclusions, and then finish the paper with a summing up of the implication of the study. The purpose here is to offer an understanding of your results and hold up for all of your conclusions, using facts from your research and generally accepted information, if suitable. The implication of result should be visibly described. Infer your data in the conversation in suitable depth. This means that when you clarify an observable fact you must explain mechanisms that may account for the observation. If your results vary from your prospect, make clear why that may have happened. If your results agree, then explain the theory that the proof supported. It is never suitable to just state that the data approved with prospect, and let it drop at that.

- Make a decision if each premise is supported, discarded, or if you cannot make a conclusion with assurance. Do not just dismiss a study or part of a study as "uncertain."
- Research papers are not acknowledged if the work is imperfect. Draw what conclusions you can based upon the results that you have, and take care of the study as a finished work
- You may propose future guidelines, such as how the experiment might be personalized to accomplish a new idea.
- Give details all of your remarks as much as possible, focus on mechanisms.
- Make a decision if the tentative design sufficiently addressed the theory, and whether or not it was correctly restricted.
- Try to present substitute explanations if sensible alternatives be present.
- One research will not counter an overall question, so maintain the large picture in mind, where do you go next? The best studies unlock new avenues of study. What questions remain?
- Recommendations for detailed papers will offer supplementary suggestions.

Approach:

- When you refer to information, differentiate data generated by your own studies from available information
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- Submit to generally acknowledged facts and main beliefs in present tense.

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Methods and Procedures	Clear and to the point with well arranged paragraph, precision and accuracy of facts and figures, well organized subheads	Difficult to comprehend with embarrassed text, too much explanation but completed	Incorrect and unorganized structure with hazy meaning
Result	Well organized, Clear and specific, Correct units with precision, correct data, well structuring of paragraph, no grammar and spelling mistake	Complete and embarrassed text, difficult to comprehend	Irregular format with wrong facts and figures
Discussion	Well organized, meaningful specification, sound conclusion, logical and concise explanation, highly structured paragraph reference cited	Wordy, unclear conclusion, spurious	Conclusion is not cited, unorganized, difficult to comprehend
References	Complete and correct format, well organized	Beside the point, Incomplete	Wrong format and structuring

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