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Has it Pierced or Yet To Pierce? A Critical Analysis of E-Retailing's Penetration into Rural India using Extended Technology Acceptance [TAM2]

[1]N. Jaysheelan
Research Scholar, Annamalai University, Annamalai Nagar, Chidambaram, Tamil Nadu, India.

[2]Dr. R .Hariharan
Assistant Professor, Centre for Rural Development, Annamalai University, Annamalai Nagar, Chidambaram, Tamil Nadu, India.

[3]Dr. G. P. Dinesh B.E.[Mech], Ph.D
Dean - Dept of Mgt Studies, Ballari Institute of Technology & Management, Jnana Gangotri Campus, Allipur (V), Hospet Road, Bellary – 583.104., Karnataka, India.

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ABSTRACT

Genesis: *Gone are those days when markets were associated with transactions involving physical cash; due to demonetization of high value currency notes India is now witnessing a giant leap of transformation towards digital economy. Cash transactions get replaced by mobile wallets, e-payments, bank transfers, online payments etc. this brings in greater degree of transparency into the system through high degree accountability of transactions.*

Cashless economy needs adoption of technology [mobile internet] to proceed smoothly; urban India is positively skewed towards digital economy, but rural India is not well equipped and educated to adopt, use and substitute the physical transaction mechanisms with digital transaction mechanisms.

Major stake holders of rural weekly markets are farmers whose literacy rates and financial status are often scaled below par. Access to smart phone is certainly increasing among rural consumers, but to what extent they are willing to adopt the mobile internet technology as a means for executing financial transactions is a debatable question.

In order to steer the rural consumer's trajectory towards digital payment mode in rural India, it is important to understand the factors/forces influencing the acceptance of technology among rural consumers, thereby strategies can be devised to sail over the tide of resistance easily.

Approach: *A survey was conducted using The Extended Technology Acceptance Model [TAM2] to ascertain the various factors/forces that are responsible for resistance towards acceptance of mobile internet technology as a means for executing their financial transactions, particularly in the rural weekly markets of Ballari district.*

Methods: *Measurement of the facets of TAM2 such as (intention to use, perceived usefulness, perceived ease of use, subjective norms, voluntariness, image) was done and subjected to rigorous data processing and analysis using the relevant statistical tools such as, KMO Test, Bartlett's Test, cronbach's alpha, Factor Analysis, mean, standard deviation and percentage analysis.*

Results: *The assessment unearthed the various factors/forces affecting the rural consumer's intentions towards acceptance of mobile internet technology as a means for executing their financial transactions, among which, safety, security, intangibility aspect, credibility and accessibility of money in electronic form were prominent.*

Conclusion/Recommendations: *Rural consumers lack necessary equipments [smart phones] and knowledge of usage which act as a major bottleneck blocking the inroads of digital economy in rural markets; along with many factors/forces result in resistance towards adoption of mobile internet technology for executing their financial transactions. Recommendations include all those initiatives that results in acceptance of technology among rural consumers such as, ensuring security, safety, credibility of transactions, accessibility of digital money etc.*

The rest of the paper is maneuvered with following sequence, Part 1: Introduction to the concept of digital economy; Part 2: Review of literature; Part 3: Gap Analysis; Part 4: Objectives of the study; Part 5: Research methodology; Part 6: Data analysis; Part 7: Findings; Part 8: Conclusion & Recommendations.

Part 1: Introduction

Information is power. Nowhere is this aphorism truer than in developing countries. Vast populations in India live in rural areas and are subject to the vagaries of their highly inefficient and information asymmetric markets, marked in particular by the tremendous uncertainty and risk of doing business. As Geertz (1978) wrote of isolated rural villages, "information is poor, scarce, mal-distributed, inefficiently communicated and intensely valued. The level of ignorance about everything from product quality and going prices to market possibilities and production costs is very high." A smoothly functioning market requires the following elements to be in place: the smooth flow of information, property rights, trust, competitive markets and those side effects on third parties are curtailed (McMillan, 2002).

There is no doubt that the use of wireless and mobile networks and devices is growing. From the 1990s onwards, we have been witnessing a great shift in methods of doing business with the emergence of the electronic commerce (e-commerce). Academics, businesses, and even individuals have been focusing on this new is conducted via a mobile network" When users conduct e-commerce such as e-banking or purchase products, they do not need to use a personal computer system. Indeed, they can simply use some mobile handheld devices such as Personal Digital Assistants (PDA) and mobile phones to conduct various e-commerce activities. In the past, these mobile devices or technologies were regarded as a kind of luxury for individuals. However, this situation has changed. The market for mobile technologies has seen significant growth in the past few years.

Post demonetization of high value currency by Prime Minister of India Mr.Narendra Modi, India encountered huge cash crunch and far reaching crisis. Organized sector is able to sail over the tide due to the existence of e-transaction mechanisms; whereas weekly rural markets are relatively un-organized in India and therefore are victim of this temporary cash crunch crisis. In such situations digital economy entails most promising and reliable solution in coming days for the present crisis. Since majority of the rural population in India are illiterate or semi literate, the understanding of the digital economy, e-commerce, mobile commerce, online transactions are not so concrete, which leads to substantial resistance in adaption of digital economy as an alternative means for traditional mechanisms. There exist numerous myths, mis-conceptions about the digital commerce and its potential usage among the rural population of India. It is therefore of paramount importance to identify the factors/forces responsible for resistance in adoption of digital mechanisms among rural farmers; such that strategies can be suggested to overcome them.

Hence this paper tries to identify the factors / forces responsible for resistance to adoption of mobile internet technology for payments among stake holders of rural weekly markets using Extended Technology Acceptance Model [TAM2], thereby suggest suitable marketing strategies to sail over the tide with ease.

Part 2 Review of Literature

Consider a fast moving and continuously growing industry, say fashion industry per say. This industry has witnessed tremendous changes and the changes are volatile in nature and certain factors have caused this change (Kilduff, 2005). The industry doesn't compete only in terms of price now and is facing tough competition from low labor countries (Jones, 2002). Not only in fashion, but in any fast developing industry or market sourcing and buying decisions get multiplied with the speed with which the decisions have to be made and innovation introduced. Consumers expect and thrive on constant change, so new products have to be made available to them in a frequent basis (Bruce and Daly, 2006). Whene in Senegal, after the emergence of weekly markets called *loumas*, along with implementation of neo-liberal policies in 1980's, the community relations among the farmers and their kin strengthened, contrary to the belief that market dissolution, new trading practices and free market policies weakens the weakens the community relations. In fact the spatial and temporal patterning of *loumas* has helped strengthening the intra-community bonds. Since the inception of loumas, farmers in Senegal could limit their travel of going their home zone. In *loumas*, farmers interact voraciously with the extra-local merchants, who are usually considered as outsiders and are not allowed to permanently settle in local villages. And since, *loumas* occur only once a week, farmers benefit a lot from daily, multi-dimensional interactions with each other (Perry, 2000). The weekly markets are generally the outcomes of natural progress whereby certain villages and cities specialize in their functions and become commercial hubs for their surrounding areas. The weekly markets provide an integrated yet dynamic force to the socio-economic life of the area. In an age of online trading and shopping, India like many other developing countries still successfully continues to develop the idea of conventional physical idea of market (Joshi and Ruparel, 2016).

Part 3: Research Gaps

The weekly markets of India are formed and are conducted in every state, every city, town, district and almost all the villages and they form a major part of the national GDP figure. They not only add the national income figure but provide socio-economic stability to the people at the grass root level. India being an agrarian country, and still in the path of development, where only 5-8% of the people using smartphones (Wiener, 2015), it is a necessity to protect and promote the traditional markets of the country until they are self-sufficient and can compete with the rest of the competitors. But not much, in fact negligible study has been done in examining and exploring the nature, scope, resonance behind the existence of weekly markets. No substantial study has been done in identifying the factors responsible for formation of weekly markets and how these markets carry out their buying-selling transactions; this research study aims to capture the characteristics, scope and viability of weekly markets of India towards adapting digital economy with specific reference to weekly markets at the district level.

Part 4: Objectives of the Study

1. To ascertain the awareness about the mobile internet based commerce among the participants of rural weekly markets.
2. To determine the factors/forces responsible for resistance towards mobile internet based commerce among the participants of rural weekly markets using TAM2 model.
3. To suggest suitable strategies to overcome the resistance and augment the acceptance of digital economy.

Part 5: Methodology:

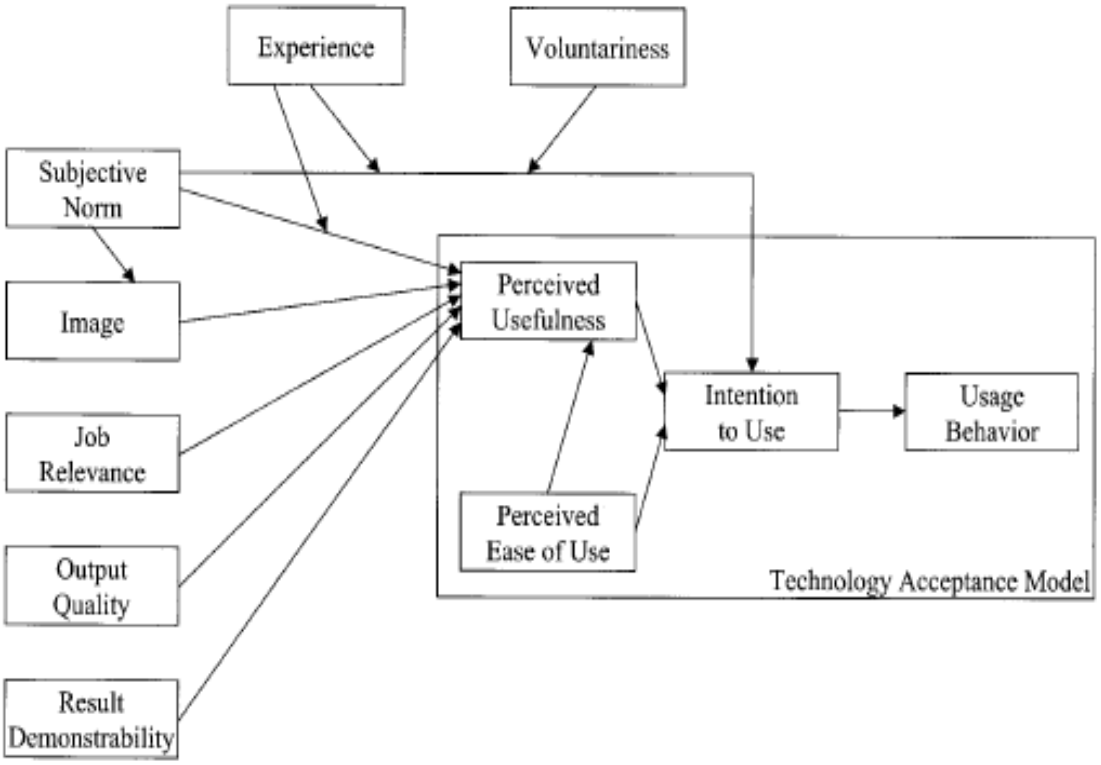
Four villages namely "Sandur, Kottur Kudligi and Kamalapur have been chosen for the purpose of study. Random sampling procedure was followed to select sample respondents from the sampling area, looking into convenience 10 respondents were randomly selected from the above villages amounting to total sample size of 40. The basic research design is based on primary source of data; however, secondary sources are also taken into consideration. Data were collected from the above respondents, using interview schedule specifically designed for the purpose; Tabulated data was analyzed with the help of statistical techniques such as, Correlation coefficients, Mean, Variance, Standard Deviation, Factor analysis and simple percentages. The questionnaire was structured using the Technology Acceptance Model [TAM2] a social-psychological model which attempts to predict and understand people's acceptance of new technology in specific contexts.

Section 6: Theoretical Background of Technology Acceptance Model [TAM2]:

Despite impressive advances in technology, the troubling problem of underutilized technology continues. Low usage of technology has been identified as a major factor underlying the "productivity paradox" surrounding lackluster returns from investments in technology (Sichel 1997). Understanding and creating the conditions under which technology will be embraced by the individuals remains a high-priority research issue. Significant progress has been made over the last decade in explaining and predicting user acceptance of technology at work. In particular, substantial theoretical and empirical support has accumulated in favor of the Technology Acceptance Model (TAM2) (Davis 1989, Davis et al. 1989). According to TAM2, perceived usefulness is also influenced by perceived ease of use because, other things being equal, the easier the technology are to use the more useful it can be. TAM2 reflects the impacts of three interrelated social forces impinging on an individual facing the opportunity to adopt or reject a new technology: subjective norm, voluntariness, and image. Subjective Norm. we tap into social influences via subjective norm, defined as a "person's perception that most people who are important to him think he should or should not perform the behavior in question" (Fishbein and Ajzen 1975, p. 302). Subjective norm is included as a direct determinant of behavioral intention in TRA (Fishbein and Ajzen 1975) and the subsequent TPB (Ajzen 1991). The rationale for a direct effect of subjective norm on

intention is that people may choose to perform a behavior, even if they are not themselves favorable toward the behavior or its consequences, if they believe one or more import. Voluntariness and Compliance with Social Influence. A contingency underlying the mixed findings regarding subjective norm was identified by Hartwick and Barki (1994): After separating their respondents into mandatory and voluntary usage contexts, they found that subjective norm had a significant effect on intention in mandatory settings but not in voluntary settings.

Figure 1 Proposed TAM2—Extension of the Technology Acceptance Model



Part 6: Data analysis & Interpretation

1. <u>Perceived Usefulness</u>

Table 1.1: Distribution of responses & Descriptive Statistics

Criteria	Strongly disagree	Disagree	Neutral	Agree	Strongly agree	Mean	S.D	Var
Easy to make / receive payments	17.5%	20%	12.5%	30%	20%	3.15	1.424	2.028
Mobile internet based commerce helps accomplish task	12.5%	15%	47.5%	17.5%	7.5%	2.92	1.071	1.148
Enhance effectiveness of transactions	12.5%	17.5%	52.5%	5%	12.5%	2.88	1.114	1.240
Control over receipts and payments	17.5%	37.5%	22.5%	12.5%	10%	2.60	1.215	1.477
Improves record of all payments and receipts	25%	32.5%	15%	17.5%	10%	2.55	1.319	1.741
Improve speedy execution & realization of transaction	20%	30%	35%	7.5%	7.5%	2.52	1.132	1.281

Descriptive Statistics
The first output from the analysis is a table of descriptive statistics for all the variables under investigation. Typically, the mean, standard deviation and variance are given. Looking at the mean, one can conclude that 'ease of purchase' is the most important variable that influences the rural consumer's behaviour towards e-retailing, as it has the highest mean of 3.15.

Correlation Coefficient The correlation coefficient between a variable and itself is always 1, hence the principal diagonal of the correlation matrix contains 1s. The correlation coefficients above and below the principal diagonal are the same.

Table 1.2: Correlation Matrix

	Easy to make / receive payments	Mobile internet based commerce helps accomplish task	Enhance effectiveness of transactions	Improves record of all payments and receipts	Improves record of all payments and receipts	Improve speedy execution & realization of transaction
Easy to make / receive payments	1.000	-.260	-.093	.012	.114	.099
Mobile internet based commerce helps accomplish task	-.260	1.000	-.168	-.130	-.275	-.336
Enhance effectiveness of transactions	-.093	-.168	1.000	.093	-.201	.077
Control over receipts and payments	.012	-.130	.093	1.000	.157	.216
Improves record of all payments and receipts	.114	-.275	-.201	.157	1.000	.227
Improve speedy execution & realization of transaction	.099	-.336	.077	.216	.227	1.000

Table 1.3: KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.755
Bartlett's Test of Sphericity	Approx. Chi-Square	17.663
	Df	15
	Sig.	0.03

Kaiser-Meyer-Olkin (KMO) and Bartlett's Test: measures strength of the relationship among variables The KMO measures the sampling adequacy which should be greater than 0.5 for a satisfactory factor analysis to proceed. Looking at the table below, the KMO measure is **0.755**.

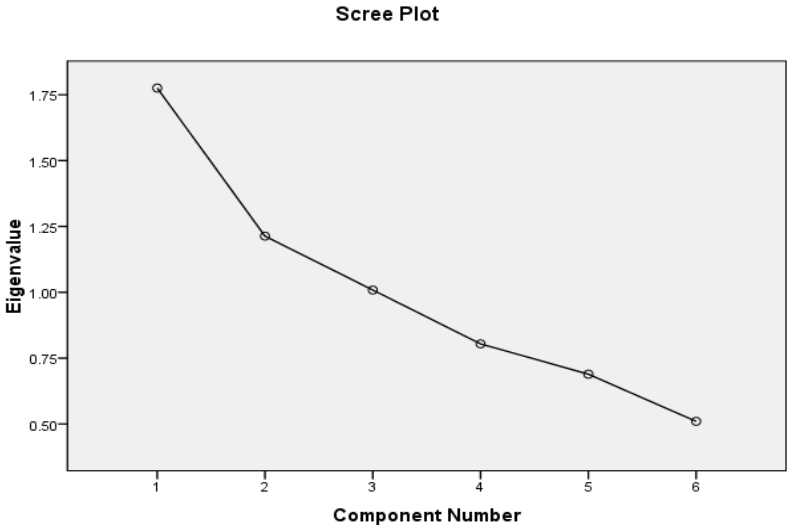
Bartlett's test is another indication of the strength of the relationship among variables. This tests the null hypothesis that the correlation matrix is an identity matrix. An identity matrix is matrix in which all of the diagonal elements are 1 and all off diagonal elements are 0. You want to reject this null hypothesis. From the same table, we can see that the Bartlett's test of sphericity is significant That is, its associated probability is less than 0.05. In fact, it is actually **0.03,** i.e. the significance level is small enough to reject the null hypothesis. This means that correlation matrix is not an identity matrix.

Total Variance Explained

The next item shows all the factors extractable from the analysis along with their eigen values, the percent of variance attributable to each factor, and the cumulative variance of the factor and the previous factors. Notice that the first factor accounts for 29.589% of the variance, the second 20.219%, third factor 16.808% and all the remaining factors are not significant.

Table 1.4: Communalities	Initial	Extraction
Easy to make / receive payments	1.000	.711
Mobile internet based commerce helps accomplish task	1.000	.681
Enhance effectiveness of transactions	1.000	.826
Control over receipts and payments	1.000	.596
Improves record of all payments and receipts	1.000	.665
Improve speedy execution & realization of transaction	1.000	.518
Extraction Method: Principal Component Analysis.		

Table 1.5: Total Variance Explained									
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.775	29.589	29.589	1.775	29.589	29.589	1.481	24.691	24.691
2	1.213	20.219	49.808	1.213	20.219	49.808	1.322	22.040	46.731
3	1.009	16.808	66.617	1.009	16.808	66.617	1.193	19.886	66.617
4	.804	13.402	80.018						
5	.689	11.483	91.501						
6	.510	8.499	100.000						
Extraction Method: Principal Component Analysis.									



Scree Plot

The scree plot is a graph of the eigenvalues against all the factors. The graph is useful for determining how many factors to retain. The point of interest is where the curve starts to flatten. It can be seen that the curve begins to flatten between factors 2 and 3. Note also that factor 4 has an eigenvalue of less than 1, so only three factors have been retained.

Table 1.6: Component Matrix[a]	Component		
	1	2	3
Easy to make / receive payments			.634
Mobile internet based commerce helps accomplish task	.745		
Enhance effectiveness of transactions		.869	
Control over receipts and payments			.553
Improves record of all payments and receipts	.599		
Improve speedy execution & realization of transaction	.686		
Extraction Method: Principal Component Analysis.			
a. 3 components extracted.			

Component (Factor) Matrix

The component table shows the loadings of the six variables on the three factors extracted. The higher the absolute value of the loading, the more the factor contributes to the variable. The gap on the table represent loadings that are less than 0.5, this makes reading the table easier. We suppressed all loadings less than 0.5.

Table 1.7: Rotated Component Matrix[a]	Component		
	1	2	3
Easy to make / receive payments		.818	
Mobile internet based commerce helps accomplish task		.688	
Enhance effectiveness of transactions			.891
Control over receipts and payments	.747		
Improves record of all payments and receipts	.518		.588
Improve speedy execution & realization of transaction	.652		
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.			
a. Rotation converged in 4 iterations.			

Rotated Component (Factor) Matrix

The idea of rotation is to reduce the number factors on which the variables under investigation have high loadings. Rotation does not actually change anything but makes the interpretation of the analysis easier.

2. Perceived Ease of Use

Table 2.1: Distribution of responses & Descriptive Statistics								
Criteria	**Strongly disagree**	**Disagree**	**Neutral**	**Agree**	**Strongly agree**	**Mean**	**S.D**	**Var**
Clear and understandable interaction	17.5%	37.5%	22.5%	12.5%	10%	2.60	1.215	1.477
Rarely frustrated using mobile internet commerce portals	20%	30%	35%	7.5%	7.5%	2.53	1.132	1.281
Learning to operate mobile internet based commerce portal was easy	15%	30%	32.5%	12.5%	10%	2.73	1.176	1.384
I rarely get confused using mobile internet based commerce for payments/receipts	15%	27.5%	40%	7.5%	10%	2.70	1.137	1.292
I rarely make errors using mobile internet based commerce for receipts/payments	25%	32.5%	15%	17.5%	10%	2.55	1.319	1.741
Overall mobile internet based commerce is easy to use	17.5%	20%	12.5%	30%	20%	3.18	1.424	2.028

Table 2.2 : Correlation Matrix						
	Clear and understandable interaction	**Rarely frustrated using mobile internet commerce portals**	**Learning to operate mobile internet based commerce portal was easy**	**I rarely get confused using mobile internet based commerce for payments/receipts**	**I rarely make errors using mobile internet based commerce for receipts/payments**	**Overall mobile internet based commerce is easy to use**
Clear and understandable interaction	1.000	.157	-.438	.282	-.275	-.201
Rarely frustrated using mobile internet commerce portals	.157	1.000	-.332	-.173	-.130	.093
Learning to operate mobile internet based commerce portal was easy	-.438	-.332	1.000	-.217	.232	-.036
I rarely get confused using mobile internet based commerce for payments/receipts	.282	-.173	-.217	1.000	-.315	.076
I rarely make errors using mobile internet based commerce for receipts/payments	-.275	-.130	.232	-.315	1.000	-.168
Overall mobile internet based commerce is easy to use	-.201	.093	-.036	.076	-.168	1.000

Table 2.3: Communalities	Initial	Extraction
Clear and understandable interaction	1.000	.734
Rarely frustrated using mobile internet commerce portals	1.000	.811
Learning to operate mobile internet based commerce portal was easy	1.000	.647
I rarely get confused using mobile internet based commerce for payments/receipts	1.000	.750
I rarely make errors using mobile internet based commerce for receipts/payments	1.000	.568
Overall mobile internet based commerce is easy to use	1.000	.843
Extraction Method: Principal Component Analysis.		

Table 2.4: KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.658
Bartlett's Test of Sphericity	Approx. Chi-Square	29.279
	Df	15
	Sig.	0.04

Table 2.5: Communalities	Initial	Extraction
Clear and understandable interaction	1.000	.734
Rarely frustrated using mobile internet commerce portals	1.000	.811
Learning to operate mobile internet based commerce portal was easy	1.000	.647
I rarely get confused using mobile internet based commerce for payments/receipts	1.000	.750
I rarely make errors using mobile internet based commerce for receipts/payments	1.000	.568
Overall mobile internet based commerce is easy to use	1.000	.843
Extraction Method: Principal Component Analysis.		

Table 2.6: Total Variance Explained									
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.951	32.521	32.521	1.951	32.521	32.521	1.635	27.251	27.251
2	1.223	20.391	52.912	1.223	20.391	52.912	1.530	25.505	52.756
3	1.177	19.613	72.525	1.177	19.613	72.525	1.186	19.769	72.525
4	.689	11.484	84.009						
5	.495	8.245	92.254						
6	.465	7.746	100.000						
Extraction Method: Principal Component Analysis.									

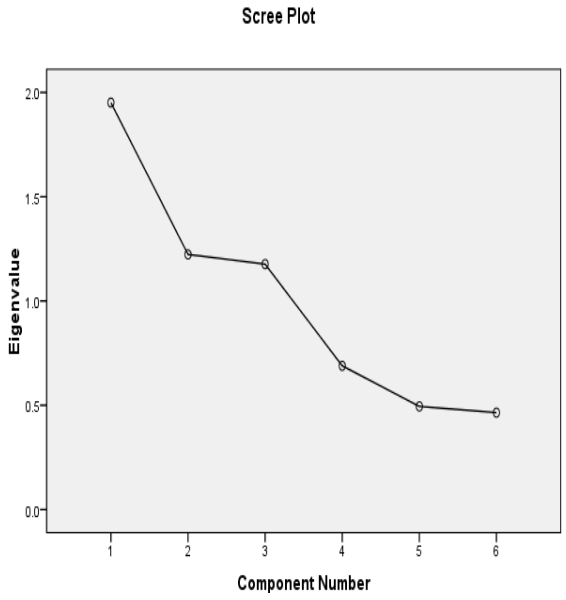


Table 2.7: Component Matrix[a]	Component		
	1	2	3
Clear and understandable interaction	.738		
Rarely frustrated using mobile internet commerce portals		.800	
Learning to operate mobile internet based commerce portal was easy	-.752		
I rarely get confused using mobile internet based commerce for payments/receipts	.537	-.677	
I rarely make errors using mobile internet based commerce for receipts/payments	-.637		
Overall mobile internet based commerce is easy to use			.916
Extraction Method: Principal Component Analysis.			

3. Subjective Norms

Table 3.1: Distribution of responses and descriptive statistics								
Criteria	Strongly disagree	Disagree	Neutral	Agree	Strongly agree	Mean	S.D	Var
My influencers think I should use mobile internet based commerce for transactions	--	10%	50%	40%	--	2.70	.648	.421
My important people think I should use	5%	20%	52.5%	15%	7.5%	3.00	.934	.872

mobile internet based commerce								
My immediate influencers think I should use mobile internet based commerce	--	10%	50%	40%	--	2.70	.648	.421
My close friends think I should use mobile internet based commerce	--	15%	52.5%	32.5%	--	2.82	.675	.456
My peers think I should use mobile internet based commerce	17.5%	20%	12.5%	30%	20%	3.15	1.424	2.028
My opinion leaders think I should use mobile internet based commerce	47.5%	35%	12.5%	5%	--	4.25	.870	.756

Table 3.2 : Correlation Matrix

	My influencers think I should use mobile internet based commerce for transactions	**My important people think I should use mobile internet based commerce**	**My immediate influencers think I should use mobile internet based commerce**	**My close friends think I should use mobile internet based commerce**	**My peers think I should use mobile internet based commerce**	**My opinion leaders think I should use mobile internet based commerce**
My influencers think I should use mobile internet based commerce for transactions	1.000	-.169	1.000	-.064	.106	.136
My important people think I should use mobile internet based commerce	-.169	1.000	-.169	.041	.039	.221
My immediate influencers think I should use mobile internet based commerce	1.000	-.169	1.000	-.064	.106	.136

My close friends think I should use mobile internet based commerce	-.064	.041	-.064	1.000	-.025	.033
My peers think I should use mobile internet based commerce	.106	.039	.106	-.025	1.000	.259
My opinion leaders think I should use mobile internet based commerce	.136	.221	.136	.033	.259	1.000

Table 3.3: KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.723
Bartlett's Test of Sphericity	Approx. Chi-Square	31.356
	Df	15
	Sig.	0.05

Table 3.4: Communalities	Initial	Extraction
My influencers think I should use mobile internet based commerce for transactions	1.000	.966
My important people think I should use mobile internet based commerce	1.000	.461
My immediate influencers think I should use mobile internet based commerce	1.000	.968
My close friends think I should use mobile internet based commerce	1.000	.032
My peers think I should use mobile internet based commerce	1.000	.388
My opinion leaders think I should use mobile internet based commerce	1.000	.651

Table 3.5: Total Variance Explained

Component	**Initial Eigenvalues**			**Extraction Sums of Squared Loadings**			**Rotation Sums of Squared Loadings**		
	Total	**% of Variance**	**Cumulative %**	**Total**	**% of Variance**	**Cumulative %**	**Total**	**% of Variance**	**Cumulative %**
1	2.110	35.167	35.167	2.110	35.167	35.167	2.079	34.650	34.650
2	1.354	22.562	57.729	1.354	22.562	57.729	1.385	23.079	57.729
3	.997	16.609	74.338						
4	.889	14.818	89.156						
5	.651	10.844	100.000						
6	2.653	4.422	100.000						

Extraction Method: Principal Component Analysis.

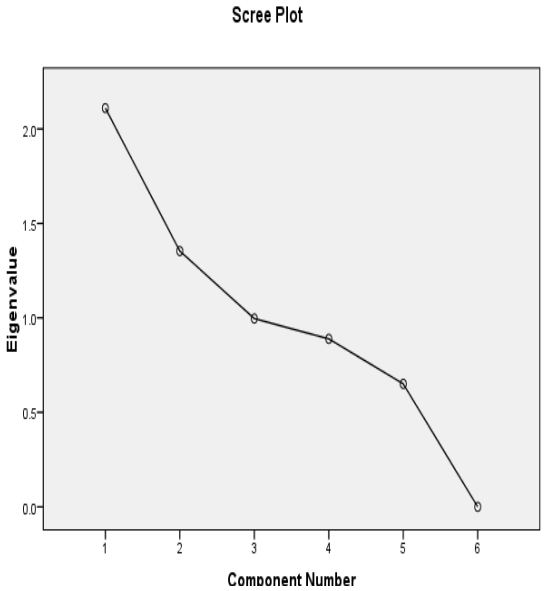


Table 3.6: Component Matrix[a]	Component	
	1	2
My influencers think I should use E-retailing	.980	
My important people think I should use E-retailing		.633
My immediate influencers think I should use e-retailing	.980	
My close friends think I should use e-retailing		
My peers think I should use e-retailing		.576
My opinion leaders think I should use e-retailing		.769

Table 3.7: Rotated Component Matrix[a]	Component	
	1	2
My influencers think I should use E-retailing	.975	
My important people think I should use E-retailing		.570
My immediate influencers think I should use e-retailing	.975	
My close friends think I should use e-retailing		
My peers think I should use e-retailing		.612
My opinion leaders think I should use e-retailing		.803
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.		
a. Rotation converged in 3 iterations.		

4. Voluntariness

Table 4.1: Descriptive statistics								
Criteria	**Strongly disagree**	**Disagree**	**Neutral**	**Agree**	**Strongly agree**	**Mean**	**S.D**	**Var**
I Use mobile internet based commerce voluntarily	--	7.5%	12.5%	25%	55%	4.28	.960	.922
I use because of opinion leaders	--	10%	10%	55%	25%	3.95	.876	.767
I feel using mobile internet based commerce is not compulsory in my business	--	32.5%	52.5%	15%	--	2.82	.675	.456

Table 4.2: Correlation Matrix			
	I Use mobile internet based commerce voluntarily	**I I use because of opinion leaders**	**I feel using mobile internet based commerce is not compulsory in my business**
I Use mobile internet based commerce voluntarily	1.000	-.166	.072
I use because of opinion leaders	-.166	1.000	.076
I feel using mobile internet based commerce is not compulsory in my business	.072	.076	1.000

Table 4.3: KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.661
Bartlett's Test of Sphericity	Approx. Chi-Square	1.530
	Df	3
	Sig.	0.01

Table 4.4: Communalities		
	Initial	Extraction
I Use mobile internet based commerce voluntarily	1.000	.685
I use because of opinion leaders	1.000	.680
I feel using mobile internet based commerce is not compulsory in my business	1.000	.852
Extraction Method: Principal Component Analysis.		

Table 4.5: Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% Var	Cum %	Total	% Var	Cum %	Total	% Var	Cum %
1	1.166	38.875	38.875	1.166	38.875	38.875	1.166	38.872	38.872
2	1.050	35.010	73.885	1.050	35.010	73.885	1.050	35.013	73.885
3	.783	26.115	100.000						

Extraction Method: Principal Component Analysis.

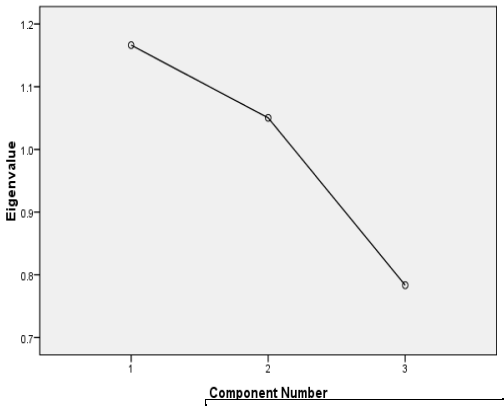


Table 4.6: Component Matrix[a]	Component	
	1	2
I Use mobile internet based commerce voluntarily		.923
I use because of opinion leaders	.769	
I feel using mobile internet based commerce is not compulsory in my business	.758	
Extraction Method: Principal Component Analysis.		

Table 4.7: Rotated Component Matrix[a]	Component	
	1	2
I Use mobile internet based commerce voluntarily	.767	
I use because of opinion leaders	-.760	
I feel using mobile internet based commerce is not compulsory in my business		.923
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.		
a. Rotation converged in 3 iterations.		

5. Behavioral Intention

Table 5.1: Distribution of responses & Descriptive Statistics

Criteria	Strongly disagree	Disagree	Neutral	Agree	Strongly agree	Mean	S.D	Var
Intend to continue using mobile internet based commerce for payments / receipts	--	40%	--	15%	45%	4.30	.723	.523
Intend to frequently use mobile internet based commerce	--	17.5%	--	5%	72.5%	1.63	1.148	1.317

Table 5.2: Correlation Matrix

	Intend to continue e-retailing	Intend to frequently use e-retailing
Intend to continue using mobile internet based commerce for payments / receipts	1.000	.108
Intend to frequently use mobile internet based commerce	.108	1.000

Table 5.3: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.779
Bartlett's Test of Sphericity	Approx. Chi-Square	.441
	Df	1
	Sig.	0.04

Table 5.4: Communalities	Initial	Extraction
Intend to continue using mobile internet based commerce for payments / receipts	1.000	.554
Intend to frequently use mobile internet based	1.000	.537

Table 5.5: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.108	55.406	55.406	1.108	55.406	55.406
2	.892	44.594	100.000			
Extraction Method: Principal Component Analysis.						

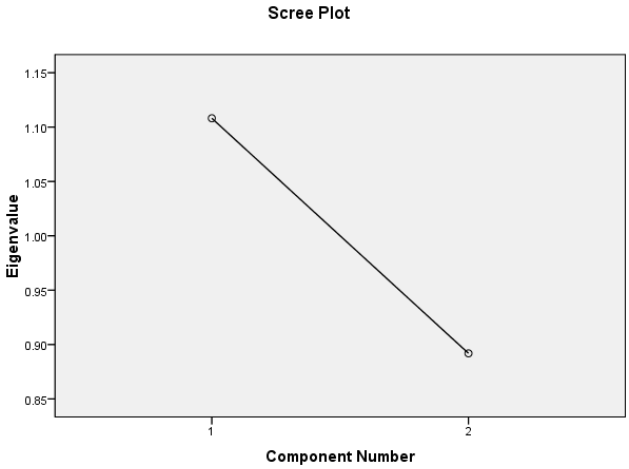


Table 5.6: Component Matrix[a]	Component
	1
Intend to continue using e-retailing	.744
Intend to frequently use e-retailing	.744
Extraction Method: Principal Component Analysis.	
a. 1 components extracted.	

6. Usage Behaviour

Table 6.1: Distribution of Responses & Descriptive Statistics								
Criteria	**Strongly disagree**	**Disagree**	**Neutral**	**Agree**	**Strongly agree**	**Mean**	**S.D**	**Var**
Confidently use mobile internet based commerce	--	--	15%	25%	60%	4.45	.749	.562
I have knwldge to use mobile internet based commerce for transacting online	--	5%	12.5%	35%	47.5%	4.25	.870	.756
I have resources to use mobile internet based commerce platform	--	40%	50%	10%	--	2.70	.648	.421
I have ability to use mobile internet based commerce platform	--	32.5%	52.5%	15%	--	2.82	.675	.456
I have control over mobile internet based commerce usage	5%	20%	52.5%	15%	7.5%	3.00	.934	.872

Table 6.2: Correlation Matrix					
	Confidently use mobile internet based commerce	**I have knwldge to use mobile internet based commerce for transacting online**	**I have resources to use mobile internet based commerce platform**	**I have ability to use mobile internet based commerce platform**	**I have control over mobile internet based commerce usage**
Confidently use mobile internet based commerce	1.000	.216	-.084	-.246	.330
I have knwldge to use mobile internet based commerce for transacting online	.216	1.000	.136	.033	.221

I have resources to use mobile internet based commerce platform	-.084	.136	1.000	-.064	-.169
I have ability to use mobile internet based commerce platform	-.246	.033	-.064	1.000	.041
I have control over mobile internet based commerce usage	.330	.221	-.169	.041	1.000

Table 6.3: KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.794
Bartlett's Test of Sphericity	Approx. Chi-Square	12.712
	Df	10
	Sig.	0.01

Table 6.4: Communalities	Initial	Extraction
Confidently use mobile internet based commerce	1.000	.705
I have knwldge to use mobile internet based commerce for transacting online	1.000	.744
I have resources to use mobile internet based commerce platform	1.000	.808
I have ability to use mobile internet based commerce platform	1.000	.863
I have control over mobile internet based commerce usage	1.000	.673
Extraction Method: Principal Component Analysis.		

Table 6.5: Total Variance Explained									
Component	**Initial Eigenvalues**			**Extraction Sums of Squared Loadings**			**Rotation Sums of Squared Loadings**		
	Total	**% of Variance**	**Cumulative %**	**Total**	**% of Variance**	**Cumulative %**	**Total**	**% of Variance**	**Cumulative %**
1	1.550	31.000	31.000	1.550	31.000	31.000	1.503	30.050	30.050
2	1.154	23.074	54.075	1.154	23.074	54.075	1.158	23.165	53.216
3	1.090	21.794	75.869	1.090	21.794	75.869	1.133	22.653	75.869
4	.645	12.892	88.761						
5	.562	11.239	100.000						

Table 6.6: Component Matrix[a]	Component		
	1	2	3
Confidently use mobile internet based commerce	.791		
I have knwldge to use mobile internet based commerce for transacting online	.545		.612
I have resources to use mobile internet based commerce platform		.784	
I have ability to use mobile internet based commerce platform		-.576	.686
I have control over mobile internet based commerce usage	.731		
Extraction Method: Principal Component Analysis.			
a. 3 components extracted.			

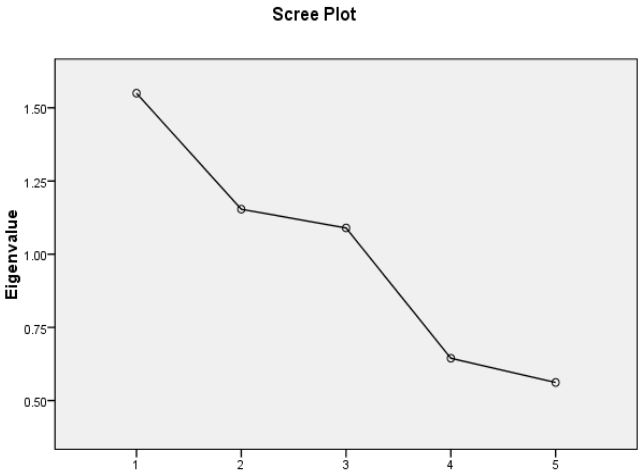


Table 6.7: Rotated Component Matrix[a]	Component		
	1	2	3
Confidently use e-retailing	.655	-.522	
I have knwldge to use e-retailing	.648		.552
I have resources to use e-retailing			.877
I have ability to use e-retailing		.926	
I have control over e-retailing usage	.786		
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.			
a. Rotation converged in 7 iterations.			

Part 7: FINDINGS

Easy to purchase' is the strong influencing item among the Factor - 1 'enhance effectiveness of transactions' wherein 30% respondents agreed and 20% respondents strongly agreed, it is easy to make or receive payments through mobile internet based commerce, which recorded highest mean of 3.15; 'overall mobile internet based commerce is easy to use' is the strong influencing item among the Factor - 2 'perceived ease of use' wherein 30% respondents agreed and 20% respondents strongly agreed, it is easier to use mobile internet based commerce for their business operations, which recorded highest mean of 3.18;'my opinion leaders think I should use mobile internet based commerce for business operations' is the strong influencing item among the Factor - 3 'subjective norms' wherein 47.5% respondents agreed

and 5% respondents strongly agreed, that their opinion leaders think they should use mobile internet based commerce for making their business transactions, which recorded highest mean of 4.25; 'I use mobile internet based commerce voluntarily' is the strong influencing item among the Factor - 4 'voluntariness' wherein 55% respondents agreed and 25% respondents strongly agreed, that they opted for using the mobile internet based commerce voluntarily, which recorded highest mean of 4.28; 'I use mobile internet based commerce voluntarily' is the strong influencing item among the Factor - 5 'behavioral intention' wherein 55% respondents agreed and 25% respondents strongly agreed, that they opted for using the mobile internet based commerce voluntarily, which recorded highest mean of 4.28; 'I intend to continue using mobile internet based commerce' is the strong influencing item among the Factor - 6 'usage behavior' wherein 15% respondents agreed and 55% respondents strongly agreed, that they have an intention to continue using mobile internet based commerce for their receipts and payments, which recorded highest mean of 4.30;

Findings - Factor Analysis

Kaiser-Meyer-Olkin (KMO) test: measures strength of the relationship among variables The KMO measures the sampling adequacy which should be greater than 0.5 for a satisfactory factor analysis to proceed. Looking at the tables – Table 1.3, Table 2.4, Table 3.3, Table 4.3, Table 5.3, & Table 6.3, the KMO measure is **0.755**, 0.658, 0.723, 0.661, 0.771, 0.794 respectively are above 0.5, affirming for satisfactory factor analysis to proceed.

Bartlett's test is another indication of the strength of the relationship among variables. This tests the null hypothesis that the correlation matrix is an identity matrix. An identity matrix is matrix in which all of the diagonal elements are 1 and all off diagonal elements are 0. You want to reject this null hypothesis. From the same tables from – Table 1.3, Table 2.4, Table 3.3, Table 4.3, Table 5.3, & Table 6.3, we can see that the Bartlett's test of sphericity is significant That is, its associated probability is less than 0.05. In fact, it is actually **0.03, 0.04, 0.05, 0.01, 0.04 & 0.01** i.e. the significance level is small enough to reject the null hypothesis. This means that correlation matrix is not an identity matrix.

Communalities:

The next item from the output is a table of communalities which shows how much of the variance in the variables has been accounted for by the extracted factors. From the tables – Table 1.4 over 82% of the variance in 'enhances effectiveness of transactions' is accounted for, Table 2.3 over 84% of the variance in 'overall mobile internet based commerce is easy to use' is accounted for, Table 3.4 over 96% of the variance in 'my influencers think I should use mobile internet based commerce' is accounted for, Table 4.4 over 85% of the variance in 'I use mobile internet based commerce voluntarily' is accounted for, Table 5.4 over 55% of the variance in 'I intend to continue using mobile internet based commerce' is accounted for, Table 6.4 over 86% of the variance in 'I have ability to use mobile internet based commerce' is accounted for.

Total Variance Explained

The next item shows all the factors extractable from the analysis along with their eigenvalues, the percent of variance attributable to each factor, and the cumulative variance of the factor and the previous factors. Notice that from Table 1.5 - the first factor accounts for 29.589% of the variance, the second 20.219%, third factor 16.808% and all the remaining factors are not significant as they have eigenvalues of less than one, hence only 3 items are retained; Table 2.6 - the first factor accounts for 32.521% of the variance, the second 20.391%, third factor 19.613% and all the remaining factors are not significant as they have eigenvalues of less than one hence only 3 items are retained; Table 3.5 - the first factor accounts for 35.167% of the variance, the second 22.562% and all the remaining factors are not significant as they have eigenvalues of less than one hence only 2 items are retained; Table 4.5 - the first factor accounts for 38.875% of the variance, the second 35.010% and all the remaining factors are not significant as they have eigenvalues of less than one hence only 2 items are retained; Table 5.5 - the first factor accounts for

55.406% of the variance and all the remaining factors are not significant as they have eigenvalues of less than one hence only 1 item is retained; Table 6.5 - the first factor accounts for 31.000% of the variance, the second 23.074%, third factor 21.794% and all the remaining factors are not significant as they have eigenvalues of less than one, hence only 3 items are retained.

Part 8: Conclusion and Strategic Marketing Imperatives

The advent of technology has brought in radical changes in the business arena, physical payments are expected to overwhelm by virtual mobile internet based commerce; but the level of acceptance of the mobile internet based commerce is not uniform across urban and rural markets. The acceptance of the mobile internet based commerce as preferred alternative for making payments and receipts among the rural consumers is overshadowed by many factors/forces; the findings of this research provide sufficient theoretical evidence using Extended Technology Acceptance Model, the extent of influence exerted by various factors on the acceptance of mobile internet based commerce among rural consumers. In order to enhance the usage of e-retailing among the rural markets the following ***strategic marketing initiatives*** are suggested**.**

Company owned e-tailing hubs: villages having population more than 1000, banks and payment bank companies should set up e-hubs, wherein a trained employee will be posted helping the illiterate and semiliterate rural people in making and receiving payments online.

Content Vernacularization: create a website portal in vernacular languages to make website portal more accessible and usable for the rural consumer.

Selective offering: provide the relevant and selective services which are frequently required, , needed and used by rural consumers.

User friendly interface: rural consumer's ability to use web portals is limited compared to urban counterparts. Thus design web portal which is simple, high degree graphical user interface to encourage rural consumers to use mobile internet based commerce for making online receipts and payments frequently.

Rural advocacy: study revealed significant impact of rural opinion leaders in influencing the attitude of rural consumers towards mobile internet based commerce; thus usage of rural local opinion leaders as advocates for building trust, confidence and credibility is suggested.

Micro-Target an Online Audience: E-commerce is basically about establishing a "territory": defining and designing a site to reach an audience with a common interest or characteristic. Whatever your product or service, define your company's niche markets that you can penetrate online with specialized offerings.

Personalize Site visitors are demanding one-of-a-kind experiences that cater to their needs and interests. Technology is available, even to smaller players, to capture individual user's interests and preferences and generate a pleasant and easy experience led by individualized promotions tailored to them.

Invest in Mobile Mobile commerce is growing at a rate of over 130 percent annually. If you lack a robust mobile commerce platform, you will see a dramatic drop off in revenue over the next several years. To stay competitive, you need to offer mobile-accessible services such as payment/receipt status, real-time notifications, click-to-call, maps, and other services information.

Mere focus on urban markets is not sufficient for long run sustainable growth, vast rural market offers huge untapped market potential; thus forging towards rural markets paves path to witness exponential growth, affluence and progression of the e-retailing company.

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