

Examining Resistance to Online Buying- Empirical Study of University Students in India

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ABSTRACT

Purpose: Online buying behavior studies mainly concentrated on exploring drivers and reasons for adoption of online buying of various products by different customer segments, in order to encourage and fasten the adoption rate. However, understanding resistance and major objections, against online buying are equally crucial for the success of online buying. Therefore, the key objective of this paper is to uncover different objections that university students, who are accepted as the main drivers of adopting online buying.

Design/ Methodology/ Approach: A sample of 1200 university students has been drawn from northern India and responses have been collected through self-administered structured instrument in the class rooms and through online Google form.

Findings: Only 0.0675 percentages of the respondents were found to be non-buyers. Results showed that the main barriers in the online buying encountered by university students, in a developing country like India, are product related. They, importantly, are concerned about delivery gap and risk associated with. Interestingly, other major cited reason by students was 'not-interested', which is surprising given the tremendous growth of mobile and specifically smart phone usage by university students and improvement in the infrastructure e.g. easy, improved connectivity as well cheap access to internet for buying.

Originality/ Value: Furthermore, to complement the perspective of this study, an inductive analysis was also conducted to identify other types of reasons and obstacles, hindering usage of internet for buying by the university students. Other than personal interviews, they were asked open ended question to avoid any directional responses. Implications and suggestions, for practice, are also discussed. In the context of university students the paper provides practical insights to convert non- adopters to adopters.

Paper Type: Empirical Research Paper.

KEYWORDS Online Buying Resistance | University Students | India



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Introduction

Despite number of benefits of Online buying to address consumer convenience- 24X7, order from order, money back guarantee, detailed product information, cash-on delivery and promote security and transparency in each individual transactions, the use of internet is still limited especially in developing countries. If marketers can instill brand loyalty at early stage then they may have a lifetime of loyal customers (Noel, 2008). In particular when the young and educated are reported to be the early adopter of new technology are still lagging behind. The purpose of this empirical study is to investigate the reasons and barriers underlying the adoption of internet buying in the context of university student of a developing country. Drawing from thereporting of different studies of online-buying-adopters' characteristics, this study conducted empirical study with university students in north India, a major developing country in Asia.

Consumers' perceptions of buying platform exert a powerful influence over their preference over other formats. In the light of this, objective of this paper is to identify why university students abstain online buying. The study aims to find out their initial beliefs, perception, and risk associated. These objectives are explored by the empirical data from 81 university students who have not bought in the last six months and further responses are analyzed.

Literature Review

Customer adoption plays a key role in success of online shopping. Young ones in their learning phase of early university education are more prone to experiment and explore. Better educated individuals are reported to be more likely to buy online, in addition English language skills facilitate the adoption of online buying as it reduce online buying risk (Naseri and Elliott, 2011). Generally, when it comes to consumers, the examination of barriers to online shopping commonly include security of credit card purchase, functionality of Web site, lack of physical presence, lack of trust in retailer and social aspect of traditional shopping experience.

Greek university non adopters of online buying students- Security and privacy reasons(55%), Need to physically examine the product (53%), Prefer to buy from brick-and-mortar stores (51%), Do not use a credit card (41%), unaware of online buying process(16%)(Saprikis, Chouliara and Vlachopoulou, 2010). On a small sample of 95 online customer of Chennai 99% found to be satisfied yet mentioned "Product purchased online might not be received" as first reason of negative perception about online buying(K. Soundarapandiyan and M. Ganesh, 2015). In another study of 246 students of Taiwanese universities to understand the barriers of online buying adoption, it was reported that out of 246 students value barriers were significant which was defined as providing a better service and value by the e-retailer(Lian and Yen, 2014). In an Indian study on 250 students of Bhopal, Madhya Pradesh "lack of touch and feel"

was reported as the major reason for not buying online(Sahu and Tiwari, 2017). Another important research study of 100 non-adopters from North India, addressing same deterrents to online buying, reported similar findings in which various hindrances were combined into four major factors were identified for non-adopters- Query handling and return procedures emerged, perceived risk, technology ignorance factor and lastly ignorance of consumers(Tandon, Kiran and Sah, 2015). Interesting in the finding reported perceived risk as second important which included: 'inability to try-products before buying', 'inability to touch products', 'fear of faulty products', 'not assured of size of product' and 'fear of using debit card/ credit card'.

Thus it can be summarized that researchers have identified different deterrents in the adoption of online platform for banking, ticket-reservation, buying etc. by different segments in different conditions. Moreover, most of the studies reported have been carried out in western countries where online buying is long established platform as compare to India. Therefore, the findings and results of such studies cannot be assumed to be applicable to India, a country with diverse set of consumers from different socio-cultural background and technology(Tandon, Kiran and Sah, 2015). Moreover, little attention has been paid to how customers' shopping habit moderates the relationship between their evaluation of online shopping platform and its acceptance. To fill this gap, this study draws on empirical research to identify the objections/ obstacles perceived by university students against adoption of online platform for buying. This study studies in details reason reported by non-adopters of online buying.

Methodology

- Objective of the study is to explore online buying behavior of university students in the context of issues and objections.
- To identify number of students still not involved in online buying.
- To identify their major objection for not buying online.

In order to meet above stated objectives empirically data has been collected by way of a structured questionnaire in which other than demographics open ended questions were asked. Primary data has been collected as most preferred in any exploratory research to understand the reasons of any phenomenon. The structured instrument was divided into two sections based upon the online buying in last six months, assuming that students either have never bought online before or have stopped after a bad experience. First section was addressed to university students who have not bought in the last six months. Second section was designed to understand online buying behavior of all those who have had bought in the last six months. Results of only first section of the instrument have been reported in this paper. University students were asked to answer five reasons, out of which first two were compulsory to be answered. Instrument was administered online through Google forms and printed hard



copy as well. Most of the students gave only first two reasons and left rest as blanks. That is why “not selected” option was added at the time of coding. Further the open ended responses were divided into major 18 categories of reasons and the most cited one was identified through frequency of the same. MS excel was used for data entry and coding purpose. For sample descriptive and cross tab AMOS 20 was utilized.

Findings and Results

This section presents the analysis of the data collected in this research. Out of total 1200 students 81 respondents were non-buyers, i.e. 0.0675 percentages. This highlights that 99% of university students have bought at least once in the last six months, online shopping is already popular among university students in India. On the other side, it also generates the curiosity to understand these non-buyers, in terms of their objections and reasons for their behavior. Following table

presents the demographic profile of the respondents who are non-buyers.

Out of the total 81 students, 55 percentage of male and 44 percentage of female have not bought in the last six months. This can be explained as boys are major non-buyers. As expected the age group of university students is majorly around 20, out of total 42 percentages of non-buyers were below 20 years of age and 45.7 were in the age group of 21 to 23 years. Out of total 64.2 percentages of students were localize students. Probably, this can be one of the reasons for not buying online. Staying with family can divide the burden of buying and thus can be discouragement for student to buy online. But the other non-buyers i.e. almost 35 percentage students were staying in a PG or hostel. Out of total 54.3 percentage of students were having pocket money of less than Rs.3000 per month. 65 percentages of students were in their under-graduation and rest in their post-graduation studies.

Table-1. Sample Descriptive Statistics of Non-buyers

| Characteristic | Group | Cases | Percentages |
|---|--|-------|-------------|
| Gender | Male | 45 | 55.6% |
| | Female | 36 | 44.4% |
| Age | Below 18 years | 2 | 2.5% |
| | 18 to 20 years | 32 | 39.5% |
| | 21 to 23 years | 37 | 45.7% |
| | 24 to 26 years | 5 | 6.2% |
| | 27 years and above | 5 | 6.2% |
| Current Living Status | Own/ family house | 52 | 64.2% |
| | Hostel | 19 | 23.5% |
| | In friend's house | 2 | 2.5% |
| | Sharing a room or in a PG | 8 | 9.9% |
| Personal Monthly Average Pocket Money/ Income | Less than Rs 1000 | 19 | 23.5% |
| | Rs 1001 - Rs 3000 | 25 | 30.9% |
| | Rs 3001 –Rs 5000 | 17 | 21.0% |
| | More than Rs 5001 | 20 | 24.7% |
| Current Education Stream | BA/ BBA/ BCom/ Other Non-Technical Courses | 44 | 54.3% |
| | BTech/ BE/ Other Technical Courses | 9 | 11.1% |
| | MA/ MBA/ MCom/ Other Non-Technical Courses | 24 | 29.6% |
| | MTech/ ME/ Other Technical Courses | 4 | 4.9% |

Major results are presented in the following Table No.2. In the first reason 22 (27%) out of 81 student gave “No quality check” as the reason for not buying online. Followed

by “not interesting” 10 (12%), “lack of physical touch” and “expensive” 9. Thus major objections are risk related to product- quality/ charges/ physical touch.

Table-2. Responses (Reason-Wise)

\$multi*GEN Crosstabulation

| Column2 | Column3 | FIRST | SEC. | THIRD | NOT SELECTED | Total |
|---------------------------|------------|-------|------|-------|--------------|-------|
| TIME CONSUMING | Count | 1 | 6 | 1 | 73 | 81 |
| | % of Total | 1% | 7% | 1% | 90% | 100% |
| BAD AFTER SALE SERVICE | Count | 4 | 7 | 4 | 66 | 81 |
| | % of Total | 5% | 9% | 5% | 81% | 100% |
| CONFUSING | Count | 2 | 1 | 1 | 77 | 81 |
| | % of Total | 2% | 1% | 1% | 95% | 100% |
| DELIVERY GAP | Count | 3 | 8 | 2 | 68 | 81 |
| | % of Total | 4% | 10% | 2% | 84% | 100% |
| DON'T LIKE | Count | 3 | 0 | 0 | 78 | 81 |
| | % of Total | 4% | 0% | 0% | 96% | 100% |
| EXPENSIVE | Count | 9 | 4 | 3 | 65 | 81 |
| | % of Total | 11% | 5% | 4% | 80% | 100% |
| LACK OF PHYSICAL TOUCH | Count | 9 | 7 | 0 | 65 | 81 |
| | % of Total | 11% | 9% | 0% | 80% | 100% |
| LESS VARIETY | Count | 0 | 1 | 0 | 80 | 81 |
| | % of Total | 0% | 1% | 0% | 99% | 100% |
| NO DELIVERY MY PLACE | Count | 0 | 2 | 0 | 79 | 81 |
| | % of Total | 0% | 2% | 0% | 98% | 100% |
| NO INTERNET/ ISSUE | Count | 1 | 3 | 0 | 77 | 81 |
| | % of Total | 1% | 4% | 0% | 95% | 100% |
| NO KNOWLEDGE ABOUT ONLINE | Count | 2 | 0 | 0 | 79 | 81 |
| | % of Total | 2% | 0% | 0% | 98% | 100% |
| NO QUALITY CHECK | Count | 18 | 8 | 4 | 51 | 81 |
| | % of Total | 22% | 10% | 5% | 63% | 100% |
| NO TRUST | Count | 9 | 6 | 1 | 65 | 81 |
| | % of Total | 11% | 7% | 1% | 80% | 100% |
| NOT CONVINENT | Count | 4 | 0 | 0 | 77 | 81 |
| | % of Total | 5% | 0% | 0% | 95% | 100% |
| NOT INTERESTING | Count | 10 | 5 | 0 | 66 | 81 |
| | % of Total | 12% | 6% | 0% | 81% | 100% |
| PAYMENT ISSUE | Count | 2 | 0 | 0 | 79 | 81 |
| | % of Total | 2% | 0% | 0% | 98% | 100% |
| RISKY | Count | 3 | 7 | 2 | 69 | 81 |
| | % of Total | 4% | 9% | 2% | 85% | 100% |
| SIZE ISSUES | Count | 0 | 4 | 0 | 77 | 81 |
| | % of Total | 0% | 5% | 0% | 95% | 100% |

Percentages and totals are based on respondents.

a. Group



First reason

In the first reason 22 (27%) out of 81 student gave “No quality check” as the reason for not buying online. Followed by “not interesting” 10 (12%), “lack of physical touch” and “expensive” 9. Thus major objections are risk related to product- quality/ charges/ physical touch.

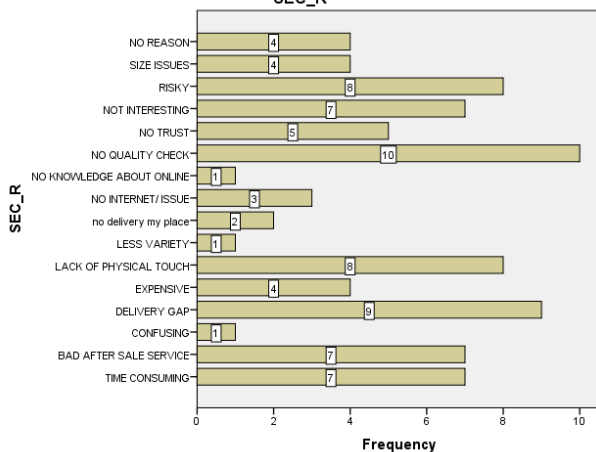
The very first reason for not buying online is cited as “No quality check”. For which e-retailers need to enhance trust in the product quality and strengthen customer service. This finding is contrary to the findings of research study of 226 north Indian university masters students reason for non-adoption of online buying- lack of security, absence of physical examination and testing of products, lack of product’s complete information, unattractive visual displays and layouts, etc. (Kaur and Quareshi, 2015). That is in consistent to the earlier reported study in which Greek University students’ major concern for “security and privacy” reason for non-adoption of online shopping(Saprikis, Chouliara and Vlachopoulou, 2010).

Insert Figure 1 about here

Second reason

In the second reason again highest score was for “No quality check”, implying that those who have not given it first, must have mentioned it as the second reason for not buying online. In the second reasons other objections relates to “Delivery Gap”, “lack of physical touch”, “risky”, “bad after sale service”, “time consuming” etc. This further can be related to basic nature of online buying where delay in delivery is unavoidable, which makes it to be perceived as risky and time consuming. Further in this buying physical inspection by touch or trying the article is not possible. But bad after-sale is alarming, as it can be implied that the students tried and stopped buying online.

Figure No.2-
Second Reason (Frequency)

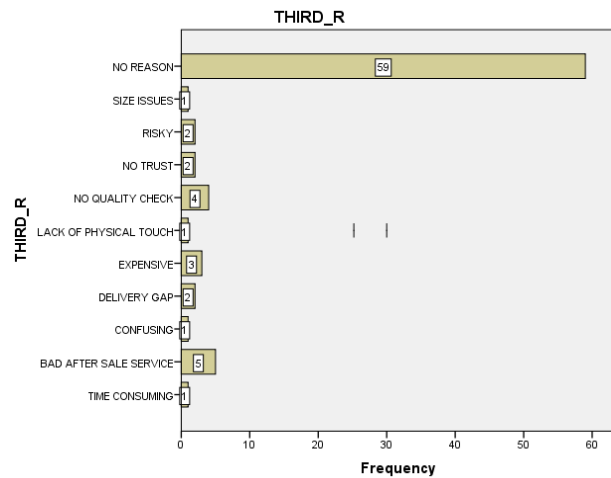


Whereas the second reason is the same as found in other similar studies, which is the reason of “physical examination of product”. Especially for handling second concern for “physical inspection” or “physical touch” e-marketers need to device mechanism of try before accepting delivery or easy return. Selling branded products can also be one answer to this issue as with the brand name its’ trust, embedded in quality and resulting into less-concern about physical inspection of the product. Already, online retailers are working on the features of website in which multiple pictures and videos of product and its’ usage are provided to the online buyers to have better feel of the product size, features and appearance. Further sending multiple colors/ sizes or options can be one complex option wherein customer is given a choice to accept delivery of one and returning the ordered article can be avoided. As with this at least one product/ article can be picked up by the online buyers.

Third reason

It is interesting to note that in the third reason most of the student i.e. almost 73 percentage did not give any third reason.

Figure No.3-
Third Reason (Frequency)



Some again gave “bad after sale” and “no quality check” as the third reason. Third important reason found for not buying online is “delivery gap”, means gap between the time ordered and product received. While in the above mentioned Greek student study they reported as preference for offline store as the third most cited reason; whereas “shipping delay” is cited as sixth most given reason. This is applicable in case of physical goods and not in services like online booking or buying software or subscribing to e-newsletter. For this the e-retailer can work on its supply chain side to guarantee delivery within 24 hrs. or pick up option from the nearest option. Further some innovative strategies can be employed e.g. tying up with the newspaper-distributors for next day delivery, who is visiting consumer premise on daily basis.

Gender-wise reasons

Further, analysis of findings based on gender highlights that there are not much of differences.

Table-3. Crosstab of Non-Buyers (Gender-Wise)

\$multi*GEN Crosstabulation

| Column 1 | Column 2 | Column | Male | Female | Total |
|--------------------|---------------------------|------------|-------|--------|--------|
| multi ^a | TIME CONSUMING | Count | 6 | 3 | 9 |
| | | % of Total | 7.4% | 3.7% | 11.1% |
| | BAD AFTER SALE SERVICE | Count | 13 | 3 | 16 |
| | | % of Total | 16.0% | 3.7% | 19.8% |
| | CONFUSING | Count | 0 | 4 | 4 |
| | | % of Total | 0.0% | 4.9% | 4.9% |
| | DELIVERY GAP | Count | 10 | 4 | 14 |
| | | % of Total | 12.3% | 4.9% | 17.3% |
| | DON'T LIKE | Count | 2 | 1 | 3 |
| | | % of Total | 2.5% | 1.2% | 3.7% |
| | EXPENSIVE | Count | 9 | 7 | 16 |
| | | % of Total | 11.1% | 8.6% | 19.8% |
| | LACK OF PHYSICAL TOUCH | Count | 10 | 8 | 18 |
| | | % of Total | 12.3% | 9.9% | 22.2% |
| | LESS VARIETY | Count | 0 | 1 | 1 |
| | | % of Total | 0.0% | 1.2% | 1.2% |
| | no delivery my place | Count | 2 | 0 | 2 |
| | | % of Total | 2.5% | 0.0% | 2.5% |
| | NO INTERNET/ ISSUE | Count | 1 | 3 | 4 |
| | | % of Total | 1.2% | 3.7% | 4.9% |
| | NO KNOWLEDGE ABOUT ONLINE | Count | 3 | 0 | 3 |
| | | % of Total | 3.7% | 0.0% | 3.7% |
| | NO QUALITY CHECK | Count | 16 | 20 | 36 |
| | | % of Total | 19.8% | 24.7% | 44.4% |
| | NO TRUST | Count | 6 | 10 | 16 |
| | | % of Total | 7.4% | 12.3% | 19.8% |
| | NOT CONVINENT | Count | 0 | 1 | 1 |
| | | % of Total | 0.0% | 1.2% | 1.2% |
| | NOT INTERESTING | Count | 11 | 6 | 17 |
| | | % of Total | 13.6% | 7.4% | 21.0% |
| | PAYMENT ISSUE | Count | 1 | 1 | 2 |
| | | % of Total | 1.2% | 1.2% | 2.5% |
| | RISKY | Count | 5 | 8 | 13 |
| | | % of Total | 6.2% | 9.9% | 16.0% |
| | SIZE ISSUES | Count | 3 | 2 | 5 |
| | | % of Total | 3.7% | 2.5% | 6.2% |
| | NO REASON | Count | 37 | 26 | 63 |
| | | % of Total | 45.7% | 32.1% | 77.8% |
| Total | | Count | 45 | 36 | 81 |
| | | % of Total | 55.6% | 44.4% | 100.0% |

Percentages and totals are based on respondents.

a. Group



Conclusions and Research implications

There were not many studies carried out to study deterrents to adoption of online buying. Present empirical study highlights three important reasons for not adopting online buying which have been highlighted in case of university students in India. Dominant reason among all were related to product- 'no quality check', 'lack of physical check' and perception of products available as being 'expensive'. The other most cited reasons were 'not-interesting'. All these three reasons are no doubt already been well taken care by the marketers and the designers of websites and webstores. Further, the findings highlight importance of differentiation through branding in case of e-stores, which can safe-guard the quality issues. The findings again re-emphasis the measurement of website features to overcome perceived resistance by the non-adopters. Therefore this research can be further extended by specific web-stores or app-based malls e.g. Flipkart, Paytm Mall etc. Such findings would be applicable to the specific app or webstore.

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The Editorial Board had used the turnitin tool to check the originality and further affixed the similarity index which is {6%} in this case (See below Annexure-I). Thus, the reviewers and editors are of view to find it suitable to publish in this Volume-12, Issue-2, April-June 2020.

Annexure 1

| Submission Date | Submission Id | Word Count | Character Count |
|-----------------|------------------------|------------|-----------------|
| 13-May-2020 | 1319321556 (Turnitin) | 2860 | 14329 |

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| 9 | Submitted to University of Central Lancashire Student Paper | <1% |

**Reviewers
Comment****Reviewer Comment 1:**

There have been a number of researches which talk about exploring drivers and reasons for adoption of online buying of various products by different customer segments, in order to encourage and fasten the adoption rate; but the author has chosen a quite different topic on the same theme i.e. exploring the online buying behaviour of university students in the context of issues and objective.

Reviewer Comment 2:

A sample of 1200 is drawn for study which is more than satisfactory. And Google forms have been used for collecting responses. The paper is well structured. The usage of tables has made manuscript more presentable and understandable for readers.

Reviewer Comment 3:

The findings of the study clearly justify the objectives. The authors have used a well appropriate and a robust methodology to justify the relevance and framed objectives. The results of the study are well presented and highlighted which is making it more lucid for the readers. As well the study proposes the further scope to be explored in the area.



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**Editorial
Excerpt**

The article has 6% of plagiarism which is the accepted percentage as per the norms and standards of the journal for the publication. As per the editorial board's observations and blind reviewers' remarks the paper had some minor revisions which were communicated on timely basis to the author (Mamta) and accordingly all the corrections had been incorporated as and when directed and required to do so. The comments related to this manuscript are noticeable related to “**Examining Resistance to Online Buying by University Students**” subject-wise and research-wise. Despite the various benefits offered by online buying, it is still limited especially in developing countries like India. Considering the resistance and major objections, against online buying, the study aims to explore the online buying behaviour of university students in the context of issues and objectives. The paper is well written and some important considerations are highlighted. Overall, the paper promises to provide a strong base for the further studies in the area. After comprehensive reviews and editorial board's remarks the manuscript has been categorised and decided to publish under “**Empirical Research Paper**” category.

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The opinions expressed in this paper are those of the author and do not reflect the views of the GJEIS. The author has made every effort to ensure that the information in this paper is correct, any remaining errors and deficiencies is solely the responsibility of the author.



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