



AN EMPIRICAL STUDY ON THE EFFECT OF PAYMENT MECHANISM AND SHOPPING SITUATION FOR PURCHASING INTENTION – THE MODERATING EFFECT OF CONSUMER INVOLVEMENT IN SELECTED PRODUCT CATEGORIES IN VADODARA

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ABSTRACT

With the growth of India in terms of its per capita income, and along with that the development of infrastructure, consumers today have lot of choice in terms of shopping for products and services. The purpose of this research paper is to find out the purchasing intention of the people of Vadodara city towards two products categories i.e. high involvement and low involvement. Further, a study of the effect of this involvement on payment mechanism and shopping situation is also analysed and found out.

KEYWORDS: Affective link, search and information processing, social interaction, social relevance, purchase purpose, Zaichkowsky, Personal Involvement Inventory (PII), Revised Personal Involvement Inventory (RPII)

INTRODUCTION

India is one of the emerging markets in the global economy. Since liberalization, the country has witnessed growth at unprecedented rate. With reforms in almost all the sectors, the country has seen growth in infrastructure, capital markets, banking, insurance, etc. This advancement has given rise to a new sector in the country in the form of retail industry. With growth of industry, the employment levels have increased and that has led to the increase of disposable income of the common consumer. Not only that, with the effect of globalization and liberalization, the consumer now has a sea of choices for satisfying his needs and wishes. India prospers, so does the industry and its various sectors. With this growth, the disposable income of its citizens has also increased. With this expansion of the business sector, and the revolution in Information Technology sector, consumers' choices with respect to payment mechanisms and shopping situations have also widened. Nowadays consumer has a choice of buying a product or availing of a service either through a physical shop/mall, or go online and purchase the same product or even purchase through a teleshopping program telecast on his television. With the growth of internet and television these methods of purchasing have become popular. Gone are the days where, if a person wanted to book a railway ticket, he would go to the railway reservation counter. Now, he can get a railway ticket booked online through a website for this purpose. He can even book hotels and flights on the internet. These modes of purchase have become popular thanks even to the banking revolution and advent of plastic money in the form of debit/credit cards. India has entered the era of virtual channels and TV/Online shopping. Today people have a choice of buying through the internet (e.g. ebay.co.in, reliance shopping, indiatimes shopping, rediff shopping, etc)

or through their TV, sitting at home and dialing a phone number (Homeshop 18, TVC, etc.)

Along with the era of virtual channels, TV/Online shopping is getting prosperous recently and consumers' purchasing patterns have changed vastly. For today's consumers have opportunities to purchase with different payment mechanism in different shopping situation. Shopping is defined as the activity of gathering information that precedes the purchase decision. Koppelman- 1991¹. This definition focuses its attention on the informational needs of a consumer. The shopping situation options available to a consumer with respect to physical store shopping/ TV shopping/ online shopping have already influenced his lifestyle.

Gujarat is one of the most prosperous states of India owing to its agricultural productivity and industrial development. The per capita GDP of Gujarat is 2.5 times the country's average GDPⁱⁱ. The state leads the country in various industrial sectors namely, textiles, engineering, chemicals, petrochemicals, drugs and pharmaceuticals, dairy, cement and ceramics, gems and jewellery. In the past few years from 1994 to 2002, Gujarat's State Domestic Product (SDP) has been rising continuously at an average growth rate of 12.4 % per annum. Ahmedabad, the largest city of Gujarat is also an industrial hub of India. The city is known for its textile mills and pharmaceutical industries. Some other important industrial centres of the state include Rajkot, Surat, Gandhinagar, Baroda and Jamnagar. The state contributes to 21% of the country's exports and 6.42% of the national GDP at constant prices. If the decadal growth of performance of some of the Indian states vis-à-vis other Asian economies with that of Gujarat are compared, one gets quite an encouraging scenario. The industrial growth of Gujarat with a figure of 8.52% could be way ahead of many

Indian states and other Asian giants like Singapore, Malaysia and Korea. As far as penetration of internet is concerned as per the data generated by TRAI which is the regulatory governing body for telecommunications in India, there were approximately 50 million subscribers. The number of connections in India is expected to grow between 20-30%ⁱⁱⁱ(TRAI). Gujarat has an overall literacy rate of 69.7%.

With high prosperity and per capita income of Gujarat state, an attempt is made here to study the buying intentions with reference to payment mechanism and shopping situation on purchase of two types of products (high involvement and low involvement). For this purpose, respondents from Vadodara city in Gujarat was surveyed for their preference in terms of payment mechanism and shopping situation for purchase of two types of products (high involvement product and low involvement product).

LITERATURE REVIEW

PAYMENT MECHANISM

The main spirit of different payment mechanisms is exchange equal items^{iv} (Ming-Chuan Pan). Consumers compare the satisfaction or utility they perceive to obtain with the price they pay in the form of money. If they feel that the utility is greater than the monetary outflow, they prefer to purchase the goods or services. However, this behavior of consumer is not always predictable. In other words there will be times when the same consumer will purchase a product where the disutility in terms of the price paid is more than the satisfaction or utility obtained from the product. Thus, as suggested in economics, a consumer doesn't always show rational behavior. It has been observed in researches conducted in the past that consumers recall their past expenses while deciding on the purchase in future. However, the averse impact of these past expenses on future decisions could be weaker than anticipated.^v (Soman, 2001). Studies have suggested that consumers might be able to recall items they recently purchased; many consumers are unable to correctly recall the price paid^{vi} (Dickson and Sawyer, 1990). Another study has revealed that a normal consumer has a clear idea of how much money he/she has in bank account for spending^{vii} (Zelizer, 1994). Also, some expenses might be small enough that the consumer does not even notice them and is not also motivated to keep a track of them. For example, it would be difficult for a consumer to recall the price he paid last time he purchased a shaving blade or a deodorant. Consumers are not very sensitive to changes in quantities unless those changes alter the level of some salient variable (Serman, 1989). For example, a leading brand of noodles has reduced the quantity of noodles from 100 grams to 95 grams for the same price. However, these changes are not likely to be noticed and even if noticed, it is highly unlikely that consumer would be highly dissatisfied. Another factor in payment mechanism is that usually payment results in disutility for the consumer. It has been observed through past studies, that when a payment is made with credit card this disutility is reduced as the consumer makes the payment in future when he receives the credit card statement. Hence, the perceived risk while purchasing the product in terms of its cost are reduced to a

great extent. The same cannot be said about cash payment. As far as cheque payment is concerned, consumer is likely to remember the past expenses while spending in future as he himself writes down the details of payment in the cheque. However, one factor that needs to be considered while deciding upon the payment mechanism is whether the product is of high involvement or low involvement.

In this research, the intention was to study the impact of following types of payment mechanisms on purchasing intention.

- Cash
- Credit cards/ Debit Cards
- Cheques

Historically, in India people have preferred to pay for low involvement products by cash, whereas they prefer to pay by cheques when they engage in purchase of high involvement products. An attempt is made in this research to find out the most preferred payment mechanism for high involvement and low involvement products in the major cities of Gujarat.

SHOPPING SITUATION

In the past consumers had only one choice of buying a product and that was a physical store. As time passed physical stores also witnessed a change and we had the "mall culture" in India. Accordingly, numerous shopping malls got established offering consumers a wide variety of products, both, durable and consumable at reasonable price. These shopping malls not only provides the products but also the shopping pleasure which the consumer is looking for while shopping. With the expansion of television in terms of private channels and the growth of the electronic media, a new type of shopping experience has developed called TV Shopping.

Online shopping is sale of product or service to customers via internet^{viii} (Birch et al.,2000). Online shopping is one of the non-store retailing models. With the advancement of computer technology and the internet, computers are now a household item. There are a number of websites offering products to the consumers. It's the new shopping form after the development of internet and has some special characteristics which store retailing and non-store retailing don't have. (Ming-Chuan Pan, 2007). It is convenient with no national boundaries (seamless) and 24 hour operations for the consumers making it very convenient in terms of time for the consumers. Consumers can use the various search engines to search for the online shopping websites. They can compare the product price and characteristics through these websites. For example, purchasing laptop is a very popular example of online buying. Consumers can visit the websites of different laptop manufacturers and compare the specifications and prices before indulging in buying. They can do this sitting in the comfort of their home or in the office. Online shopping relies on the internet to spread commercials and product and promotion information (Ming-Chuan Pan, 2007). Announcements of sales promotions or related commercials are placed on the websites to attract consumers to make a purchase or even to complete the transaction and payment online^{ix} (Sohn, 1997). Some of the noted websites are

www.ebay.co.in, www.indiatimesshopping.com, www.rediffshopping.com, www.homesop18.com, etc. These websites offer the consumers a choice of purchasing 24X7 as per their convenience. These websites remove the concept of middlemen and sell the product directly to the customer enabling them to offer more discounts.

TV shopping is one of the virtual channels, that belongs to non-store retailing. It is a trading platform for business to sell products or the service via sales representatives or specialists who introduce or demonstrate items which they want to sell (Ming-Chuan Pan, 2007). Here, consumers watch the product on TV where the hosts demonstrate the functions of the product. By watching the programme the consumers gets all the knowledge he is seeking before purchasing the product. Consumers are given a choice of purchasing the product while watching the programme by dialing a phone number or at later time by contacting the customer representatives. The consumers can even log on to the website of the said programme and purchase the product. Multiple payment options are given to the consumers like, cash on delivery, credit or debit cards, money back guarantee, etc. Special discounts are the unique selling proposition of these channels.

CONSUMER INVOLVEMENT

Involvement is defined as the mental condition of an individual, which is judged by individual's cognition for things and the importance perceived. (Ming-Chuan Pan, 2007). An individual's mental state for the goal or action, reflects one's interests. Involvement can be classified as

- Situational involvement,
- Enduring involvement and
- Response involvement.

Situational Involvement : it is the degree of involvement evoked by a particular situation such as a purchase occasion and is influenced by product attributes (cost, complexity and similarity among choice alternatives) and situational variables (whether product will be used in the presence of others) (Houston and Rothchild, 1978)^x. Situational involvement appears to result from perceived risk (Houston and Rothchild, 1978).

Enduring Involvement : it is the ongoing concern with a product the individual brings into the purchase situation (Bloch and Richins, 1983). It is a function of past experience with the product and the strength of values to which the product is relevant. (Houston and Rothchild, 1978).

Response Involvement : it arises from the complex cognitive and behavioural processes characterizing the overall consumer decision process.

Purchase involvement leads a consumer to search for more information and spend more time searching for the right selection^{xi} (Clarke and Belk, 1978). Certain product classes may be more or less central to an individual's life, his attitudes about himself, his sense of identity and his relationship to the rest of the world^{xii} (Traylor, 1981). In other words, it is the level of importance of the product for the consumer. The level of product involvement will influence the nature of consumers' decision. In this research, this factor is considered as a moderator.

As far as involvement is concerned, there are two levels of consumer involvement

- High involvement.
- Low involvement.

The concept of involvement has been introduced in psychology in 1947 by Sherif and Cantril and was used in the beginning to explain the receptivity of individuals on communications. The definition of involvement used in the present study is: a person's perceived relevance of the object based on inherent needs, values and interests^{xiii} (Zaichowsky, 1985). The term "low and high involvement products" can be misleading in the sense that involvement is not a property of a product (Salmon, 1986). Involvement is recognized as the interaction between the product and the individual. Although involvement tends to be defined as the relevance of a product rather than the interest of an individual in a product, involvement can be interpreted to be more on the side of the stimulus than on the side of the viewer (Salmon, 1986). If involvement can be defined according to the stimulus, than products can be organized into different product involvement categories and ideally, markets can be segmented on the basis of product involvement^{xiv} (Grunig, 1989; Taylor & Joseph^{xv}, 1984). One of the ways of identifying whether product involvement is high or low is to find out the perceived risk and return from the purchase. In case of high involvement products, consumer perceives high risk and also high levels of satisfactions are achieved if the purchase is as per his perceived benefits. On the other hand if a wrong purchasing decision is made, it involves huge amount of risks in terms of costs, time and satisfaction. Hence, for high involvement products, consumer spends lot of time gathering information about the product. He inquires about its price and compares it with its features in detail. He also asks for feedbacks and experiences of others who have used the same or a similar kind of product.

Howard and Sheth in 1969 stated that involvement with products has been hypothesized to lead to greater perception of attribute differences, perception of greater product importance, and greater commitment to brand choice. Robertson, Zielinski and Ward^{xvi} (1984) stated that high versus low involvement consumer decision process as follows:

Behavioral Dimension	High involvement view	Low involvement view
Information Seeking	Consumers actively seek product and brand information.	Consumers seek limited product and brand information.
Cognitive Response	Consumers resist discrepant information and utilize counterarguments.	Consumers may passively receive discrepant information with limited counterarguments.
Information Processing	Consumers process information in a hierarchy-of effects decision sequence.	Consumers process information in a simplified awareness to trial-decision sequence.
Attitude Change	Attitude change is difficult and rare.	Attitude change is frequently but transient.
Repetition	Sheer number of messages will be less important than message content in achieving persuasion.	Sheer number of messages may result in persuasion.

PURCHASING INTENTION

Purchasing intention is a psychological process of decision making. (Engel, 1990). Consumers are motivated by the fulfillment of demands to search relevant information according to personal experience and external environment. A consumer, before purchasing a product, starts to collect information about the product. This information is evaluated and comparisons are made. Based on the comparisons, the final buying decision is arrived at. This process is called the consumer decision process. As per Philip Kotler, the buying process starts with need recognition, information search, evaluation of alternatives, buying decision and ends with post purchase behaviour. "Purchasing intention is the probability of customer's willingness to purchase. ^{xvii} " (Dodds., 1991). Higher the perceived value more will be the purchasing intention. This research is aimed to study the purchasing intention of customers in Vadodara and how this purchasing intention is affected by payment mechanism and buying situation. Again, the involvement of consumer moderates the effect of payment mechanism and buying situation.

RESEARCH OBJECTIVES

The objective of this research was to establish a relationship between three variables

- Payment mechanism
- Shopping situation
- Purchasing intention.

For this purpose a 3*3*2 relationship between the variables was used where payment mechanism (cash/ cheque/ credit card and Debit card), shopping situation (Physical stores/ Online shopping/ TV Shopping) were the independent variables and purchasing intention (high Involvement/ Low involvement) was the dependent factor. To summarize, following was studied in this research-

- To find out and classify consumers' involvement in purchasing intention as high or low.

- Number of consumers in the city of Vadodara who prefer different shopping situations.
- Number of consumers in Vadodara who prefer the different payment mechanisms.
- To study the relationship between payment mechanism and purchasing intention for high and low involvement products.
- To study the relationship between shopping situation and purchasing intention for high and low involvement products.

RESEARCH METHODOLOGY

- A sample size of 200 respondents was selected for the purpose of this research from Vadodara in Gujarat. For this, stratified sampling method was used in selecting the sample units.
- Primary data was collected in the form of structured questionnaire through survey and personal interviews to test the hypothesis.
- Within the sample size, the sample unit comprised professionals, businessmen, and salaried class, and also care was taken to select respondents who are utilizing the facility of internet for online purchasing and also have the facility of TV.
- Sample units comprised respondents belonging to different age groups and also different gender.
- Primary data collected was analysed using statistical software for the purpose of studying the findings.

Initially, in December 2011, a pilot study was conducted to shortlist the two representative products. For this purpose a small questionnaire was designed containing ten products. 30 Respondents were asked to rank each product from 1 to 5 with 1 as the highest rank, with respect to the statements provided to them. Based on the responses, laptop was selected as high involvement product (Mean=2.36) and detergent as low involvement product (Mean=4.16).

1: Table Showing Involvement Preference for Products in Vadodara

Product	Mean Rank	S.D.	Product	Mean Rank	S.D.
Laptop	2.36	0.98	Talcum Powder	2.20	0.99
LCD/LED TV	2.44	0.97	Noodles	2.34	0.98
Refrigerator	2.80	0.99	Detergent	4.16	0.97
Car	3.61	0.96	Deodorant	3.20	0.99
Air Conditioner	3.79	0.98	Tea/Coffee	3.02	0.98

A descriptive research design was followed to study consumer behavior for high and low involvement products. Data was collected in the form of structured questionnaire in Vadodara city. Sample units comprised respondents belonging to service (40%), businessmen (30%) and professionals (30%). The questionnaire had three parts. In the first part questions were framed to test various factors that affect consumer involvement. Respondents were asked to give their agreement on different statements regarding the respective product on a scale of 1 to 7. "1" was taken as "very strongly disagree", while "7" was taken as "very strongly agree". Based on the data obtained, mean values and significance was calculated to find out the reliability. The data was collected in January 2012 and later on analysed.

The second part of the questionnaire was developed to ascertain the preference of the respondents about shopping situation in terms of pleasure as well as purchasing intention. For this purpose, three shopping situations were considered which were-

- (a) Physical Store,
- (b) Internet and
- (c) Television Shopping.

In this part of the questionnaire, respondents were asked to rank the preference about shopping situation along with the reason for such choice. Rank 1 was given the highest preference, rank 2 was taken as preferred and rank 3 was taken as least preferred. The respondents were also asked to suggest the reasons for their choice. For this purpose, a rank

order preference was developed suggesting reasons for their choice.

The third and last part of the questionnaire was for the purpose of ascertaining the preference of respondents about payment mechanism for the two products. For this purpose, three payment mechanisms were considered as under-

- (a) Cash,
- (b) Credit card/ Debit card and
- (c) Cheque.

In this part of the questionnaire, respondents were asked to rank the preference about payment mechanism along with the reason for such choice. Rank 1 was given the highest preference, rank 2 was taken as preferred and rank 3 was taken as least preferred.

HYPOTHESIS

- 1 : Consumer involvement for Laptop is same as that for Detergent
- 2 : The effect of shopping situation on purchasing intention is independent of Product Involvement.
- 3 : Effect of payment mechanisms on purchasing intention is independent of the Product Involvement.

DATA ANALYSIS

The primary data collected for the purpose of this research revealed the following attributes of the respondents in terms of their demographic features as well as their purchasing intention for the two products selected.

2. Table Showing Demographic Information about Respondents in Vadodara

Variables	N	N%
Age Group		
20-30	72	36
31-40	52	26
41-50	42	21
51-60	27	13.5
above 60	7	3.5
Total	200	100
Occupation		
Service	86	43
Business	56	28
Profession	58	29
Total	200	100
Education		
Undergraduate	11	5.5
Graduate	57	28.5
Post Graduate	75	37.5
Professional	55	27.5
Others	2	1
Total	200	100

Variables	N	N%
Income(lacs)		
below 1.00	12	6
1.01-2.00	33	16.5
2.01-3.00	48	24
3.01-4.00	30	15
4.01-5.00	38	19
above 5.00	39	19.5
Total	200	100
Gender		
Male	156	78
Female	44	22
Total	200	100

Samples were selected on the basis of their occupation. Table 2 shows that 43% of the samples belonged to service class, while 28% samples were businessmen and remaining 29% were professionals. Similarly, 36% samples were of the age group between 20 years and 30 years while 3.5% samples were of the age above 60 years. In terms of education, 37.5% samples were postgraduates, 28.5% samples were graduates, and 27.5% were professionals like doctors, and lawyers, etc. The samples selected belonged to different income classes. Out of the respondents surveyed, 24% were in the income class of Rs.2 Lacs to Rs.3 Lacs, 19.5% were having annual income of Rs.5 Lacs or more, 19% respondents earned between Rs.4 Lacs and Rs.5 Lacs. As far as the gender of the respondents is concerned, 78% were males and remaining 22% were females.

H1 : Consumer involvement for Laptop is same as that for Detergent

The first and the most important test was to examine whether Laptop and Detergent are High Involvement and Low Involvement products respectively. To measure the involvement of the respondents for Laptop and Detergent, a seven point Likert scale was used. Involvement was measured using Zaichkowsky's RPII with modifications. To make the model compatible to Gujarat, India, Zaichkowsky's model was modified by defining various factors affecting a consumer's involvement for Laptop and Detergent. For this purpose, five factors were identified and involvement was measured based on statements to study respondents' level of involvement for the two identified products.

Similar research was conducted in two European countries viz; Spain and England by Carmen Garcia, Julio Olea, Vincente Ponsoda, y Derek Scott in their article titled "Measuring Involvement from its Consequences" in the year 1996. In this research, Zaichkowsky's PII (Personal Involvement Inventory) was modified from a simple 9 item Likert Scale which used only two factors, into a Spanish

version having five factors. The Spanish modification of Zaichkowsky's RPII (Revised Personal Involvement Inventory) was named as CIQ (Consequences of Involvement). As per the modified version, there are five factors^{xviii} which are-

- **Affective link (AL).** High involvement with a product implies some identification with it; some sort of affective link. The product is considered to be important in the subject's daily life and he/she shows a special interest in it (Krugman^{xix}, 1965; Park and Mittal, 1985; Zaichkowsky, 1987).
- **Search and information processing (SIP).** High involvement also implies an active search of additional information on the product and a deeper processing of this information. As a result, a change in the quantity and the quality of the knowledge on the product would be expected (Howard and Jagdish, 1969; Macquarrie and Munson, 1992).
- **Purchase purpose (PP).** High involvement is also related to purchase purpose, as people prefer to buy those products which they have high involvement with (Clarke and Belk, 1978; Zaichkowsky, 1985)
- **Social interaction (SI).** A high involvement also implies greater related social interaction, with the person trying to meet other people to talk about the product (Macquarrie and Munson, 1992).
- **Social Relevance (SR).** People having high involvement with a product try to extrapolate their own personal interest and view the product as also important for others.

To test consumer involvement, a series of statements were put to respondents and they were asked to convey their agreement on each statement. To check the internal consistency of the data, Cronbach Alpha was found out. In this, research, we got Cronbach Alpha of 0.94 for Laptop and 0.95 for Detergent.

3 : Table Showing Product Involvement for Laptop & Detergent in Vadodara

Factor	Product	Vadodara			
		Mean	S.D.	t- Value	Sig.
AL	Detergent	3.26	0.93	22.93	0.00
	Laptop	5.25	0.80		
SIP	Detergent	3.39	1.04	17.82	0.00
	Laptop	5.03	0.78		
SI	Detergent	2.69	1.27	19.61	0.00
	Laptop	5.02	1.09		
SR	Detergent	3.08	1.15	22.37	0.00
	Laptop	5.43	0.94		
PP	Detergent	4.11	1.69	13.47	0.00
	Laptop	5.96	0.96		
Overall	Detergent	3.31	1.03	14.23	0.00
	Laptop	5.34	0.93		

(S.D. = standard deviation, Sig. = Significance)

To ascertain the consumer involvement for Laptop and Detergent, five factors were tested. The obtained data suggested that mean values for all the factors for Laptop were greater than the mean values for all factors in case of Detergent. For all the factors, the mean value for laptop was found to be greater than detergent. The mean for laptop for all the factors individually was five on a seven point Likert scale with minimum mean value as 5.02 ($p = 0.00$) for the factor 'Social Interaction' and highest value of 5.96 ($p = 0.00$) for the factor 'Purchase Purpose'.

For detergent, the mean values were on the lower side of the scale. The least mean value was 2.69 ($p=0.00$) for the factor 'Social Interaction' and highest mean value of 4.11($p=0.00$) for the factor 'Purchase Purpose'.

Based on the Spanish modification of Zaichkowsky's RPII, it was established that Laptop was high involvement product whereas Detergent was low involvement. This was concluded from the mean value and also the level of significance obtained for both the products

H2 : The effect of shopping situation on purchasing intention is independent of consumer involvement.

4. Table Showing Preference for Shopping Situation in Vadodara

Shopping Situation	Highly Preferred		Preferred		Least Preferred		Total
	Number	Percent	Number	Percent	Number	Percent	
Laptop							
Physical Store	169	84.5	26	13	5	2.5	200
Internet	24	12	112	56	64	32	200
TV Shopping	8	4	62	31	130	65	200
Detergent							
Physical Store	197	98.5	1	0.5	2	1	200
Internet	0	0	25	12.5	26	13	51
TV Shopping	3	1.5	25	12.5	22	11	50

The above Table No.4 highlighted the fact that out of all the respondents, a vast majority of respondents preferred physical store for purchasing both, laptop (84.5%) and detergent(98.5%). Further it was seen that no respondent preferred to purchase detergent through the internet and only 1.5% preferred TV shopping for it. Against this, a better attitude was found for laptop where 12% preferred internet and 4% preferred TV shopping.

For Detergent, no respondents highly preferred internet for purchasing. When asked for the reason, most of the respondents said that there were two main reasons for preferring physical store for Detergent. One, Detergent is not available on the internet, and two, respondents; preferred

to get Detergents across the counter on payment. Whenever, products are bought through online shopping, there is a waiting time. From this, it can be said that the data is highly consistent. Hence, further detailed analysis about the purchasing intention for various factors was not carried out.

However, detailed analysis was carried out for five factors affecting consumer involvement for laptop and then detergent to find out consumer involvement for laptop. These factors were individually studied to find out respondents' behaviour for different shopping situations. For this purpose, t-value was found out for all the shopping situations keeping individual factors as independent variable.

5. Table Showing Preference for Shopping Situation for Laptop for the Factor "Affective Link" in Vadodara

Shopping Situation	AL	N	Mean	Std. Deviation	t-value	P-Value	Overall Mean
Physical Store	Below Mean	97	1.14	0.408	1.099	0.273	1.18
	Above Mean	103	1.21	0.478			
Internet	Below Mean	97	2.23	0.621	0.579	0.563	2.20
	Above Mean	103	2.17	0.648			
TV Shopping	Below Mean	97	2.61	0.551	0.042	0.966	2.61
	Above Mean	103	2.61	0.581			

Affective Link means that the product is important for a consumer in his daily life and shows special interest in it. This behaviour is typical in case of high involvement

product. In low involvement, the product may be important in daily life, but consumer doesn't have special interest in it. From Table No.4, it was seen that 84.5% respondents preferred to purchase a laptop through Physical Store. Table

No.5 shows that number of respondents above the mean value are slightly more than those below. Also, there is a negligible difference in the mean value obtained for both the groups. It could be said that no significant difference in the preference of the two groups of respondents exist in Vadodara ($t = 1.099$, $p = 0.273$). For the other shopping

situations i.e. Internet ($t = 0.579$, $P = 0.563$) and TV Shopping ($t = 0.042$, $P = 0.966$), also, there is no significant difference in the purchasing intention of respondents below mean (Mean = 2.23) and those above mean value (Mean = 2.17).

6. Table Showing Preference for Shopping Situation for Laptop for the Factor "Search & Information Processing" in Vadodara.

Shopping Situation	SIP	N	Mean	Std. Deviation	t-value	P-Value	Overall Mean
Physical Store	Below Mean	80	1.09	0.326	2.426	0.016	1.18
	Above Mean	120	1.24	0.502			
Internet	Below Mean	80	2.28	0.573	1.369	0.173	2.20
	Above Mean	120	2.15	0.669			
TV Shopping	Below Mean	80	2.61	0.539	0.051	0.959	2.61
	Above Mean	120	2.61	0.584			

This factor implies search for detailed information before making actual purchase for a product. For high involvement products, purchase is made only after detailed information. In low involvement product, the amount and complexity of search is less. Here also, for all the shopping situations, there were 80 respondents whose average responses were below the mean value and remaining 120 respondents' average responses were above mean. Significant difference was

found in the behavior of both groups of respondents ($t = 2.426$, $p = 0.016$).

However, for the remaining shopping situations, no significant difference was found in the behavior. For internet, as a shopping situation, t value of 1.369 ($P = 0.173$) and for TV shopping, t value of 0.051 ($P = 0.959$) showed insignificant difference in the behavior of respondents below mean and those above.

7. Table Showing Preference for Shopping Situation for Laptop for the Factor "Purchase Purpose" in Vadodara.

Shopping Situation	PP	N	Mean	Std. Deviation	t-value	P-Value	Overall Mean
Physical Store	Below Mean	13	1.00	0.000	1.511	0.132	1.18
	Above Mean	187	1.19	0.458			
Internet	Below Mean	13	2.54	0.519	2.006	0.046	2.20
	Above Mean	187	2.18	0.636			
TV Shopping	Below Mean	13	2.46	0.519	0.979	0.329	2.61
	Above Mean	187	2.62	0.568			

In high involvement product, preference to buy the product is high. This was determined by asking the respondent directly whether they would like to purchase a laptop/detergent. For this factor, we got insignificant values for physical store suggesting that respondents who were below mean and those above mean showed similar purchase intention ($t = 1.511$, $P = 0.132$).

In case of respondents who preferred to buy high involvement product (laptop) through internet, we got significant values ($t = 2.006$, $P = 0.046$) suggesting dissimilar purchase intention of the respondents above mean and those below it. For those respondents who prefer TV shopping, the behaviour was insignificant ($t = 0.979$, $P = 0.329$) suggesting no significant difference in the purchase intention of respondents below mean and those who were above.

8. Table Showing Preference for Shopping Situation for Laptop for the Factor "Social Interaction" in Vadodara

Shopping Situation	SI	N	Mean	Std. Deviation	t-value	P-Value	Overall Mean
Physical Store	Below Mean	72	1.06	0.285	3.022	0.003	1.18
	Above Mean	128	1.25	0.502			
Internet	Below Mean	72	2.32	0.499	2.013	0.045	2.20
	Above Mean	128	2.13	0.692			
TV Shopping	Below Mean	72	2.60	0.573	0.239	0.811	2.61
	Above Mean	128	2.62	0.563			

For the factor “social interaction”, we found significant difference in the purchase intention of respondents who were below mean and above the mean in case of physical store ($t = 3.022$, $p = 0.003$) and internet ($t = 2.013$, $p = 0.045$). Whereas, the same in case of TV Shopping was not significant ($t = 0.239$, $p = 0.811$). It could be seen that in case of physical store and internet, where there was

significant difference in the behavior of respondents above mean (Mean = 1.25) and below mean value (Mean = 1.06), the gap in mean values was higher between the two groups of respondents. Same was the case for internet as a shopping situation. However, in case of TV shopping the difference in the mean values of the two groups of respondents was negligible as seen in Table No.8.

9. Table Showing Preference for Shopping Situation for Laptop for the Factor "Social Relevance" in Vadodara.

Shopping Situation	SR	N	Mean	Std. Deviation	t-value	P-Value	Overall Mean
Physical Store	Below Mean	52	1.17	0.474	0.13	0.897	1.18
	Above Mean	148	1.18	0.437			
Internet	Below Mean	52	2.23	0.614	0.406	0.685	2.20
	Above Mean	148	2.19	0.643			
TV Shopping	Below Mean	52	2.56	0.608	0.775	0.439	2.61
	Above Mean	148	2.63	0.551			

Social relevance is another factor on the basis of which we have determined whether laptop and detergent are high involvement or low involvement. From the data collected, we were able to establish that laptop was high involvement product and detergent was low involvement.

Further analysis revealed the behaviour of the respondents in Vadodara. In terms of physical store as a shopping situation, we found the behavior of both the groups of respondents insignificant ($t = 0.13$, $P=0.897$). This

implies that those purchasing intention of respondents who were below mean (Mean = 1.17) was similar to those above mean (Mean = 1.18). Those who preferred to buy laptop through internet ($t = 0.406$, $p = 0.685$) and those who preferred TV shopping ($t = 0.775$, $p = 0.439$) also showed similar purchase intention. Thus, for this factor, the purchasing intention of all the respondents who were above mean and those below the mean value was found to be same across all the shopping situations in Vadodara.

10. Table Showing Preference for Shopping Situation for Laptop for All Factors Combined in Vadodara

Shopping Situation	ALL Factors	N	Mean	Std. Deviation	t-value	P-Value	Overall Mean
Physical Store	Below Mean	74	1.05	0.281	3.13	0.002	1.18
	Above Mean	126	1.25	0.505			
Internet	Below Mean	74	2.36	0.512	2.869	0.005	2.20
	Above Mean	126	2.10	0.679			
TV Shopping	Below Mean	74	2.55	0.577	1.073	0.285	2.61
	Above Mean	126	2.64	0.558			

It can be concluded from Table 10, which is the combination of all factors together for laptop; there was significant difference in the purchase intention of respondents who were below mean and those above mean for physical store ($t = 3.13$, $p = 0.002$) and internet ($t = 2.869$, $p = 0.005$). For TV Shopping, the behaviour was not significant ($t = 1.073$, $p = 0.285$).

From the primary data collected and analysis done, it can be said that there was a significant difference in the purchase intention of respondents for high involvement product. This means that the effect of shopping situation on purchasing intention is dependent on consumer involvement. This can be said on the basis of the results we got. The purchasing intention of respondents for laptop was different from detergents in terms of different shopping situations. For detergents, 98.5% preferred physical store and there was no significant difference in the purchase intention for detergent. Whereas, for laptop, we found variations in purchase intention for the different factors like affective link, search

and information processing, purchase purpose, social interaction and social relevance. Hence, the hypothesis was rejected.

REASONS FOR PREFERENCE OF SHOPPING SITUATIONS FOR LAPTOP PHYSICAL STORE

As a part of the research, respondents were asked to suggest reasons for preference of a specific shopping situation for Laptop. Based on the responses provided, four major reasons were observed for preference of physical store as a shopping situation. Following are the reasons for preferring physical store to purchase a Laptop-

- Habituated to buy from a store
- No waiting time to avail the product
- Get shopping pleasure
- Environment is lively and enjoying
- Live demo of the product
- More discounts/bargaining possible

From the data collected, 38.78% respondents preferred gave first preference to physical store due to the fact that they get live demo of the laptop before purchasing. 26.02% preferred physical store because there is no waiting time to avail the product. They get the laptop across the counter on payment of the price of the laptop unlike internet or TV shopping. 23.98% preferred physical store because they are habituate to buy from it. 1.53% respondents gave last preference to the fact that they buy laptop from a store because environment is lively and enjoying and they get shopping pleasure.

INTERNET SHOPPING

Respondents were given following reasons and asked to rank them in order of preference-

- a. Available 24 hours a day, all days.
- b. Low cost because of direct sales.
- c. Detailed product information is available.
- d. Can purchase from home/office.
- e. Authentic product

Out of the total respondents who preferred to buy laptop online through internet (website), 40.43% preferred to buy online because they get detailed product information from the website. 28.72% respondents preferred internet because of low cost due to direct sales. 13.83% preferred internet because they could purchase laptop from either home or office.

TV SHOPPING

Following were the reasons for purchasing laptop through TV shopping-

- a. Available 24 hours a day, all days.
- b. Money back guarantee.
- c. Good quality products.
- d. Convenient (from house/office).
- e. Discounts and free gifts.

30% respondents gave first preference to the reason that it is available 24 hours a day. Another 30% gave first preference to the reason that TV Shopping gives them money back guarantee. 20% preferred TV shopping since they thought that good quality products were offered through it. 12.5% respondents preferred TV shopping since they could purchase it from home/office, while only 7.5% respondents preferred this shopping situation because they were able to get discounts and free gifts.

REASONS FOR PREFERENCE OF DIFFERENT SHOPPING SITUATIONS FOR PURCHASING DETERGENT

PHYSICAL STORE

Similar to data regarding high involvement product (laptop), respondents were asked to rate the reasons for purchasing low involvement product (detergent) through different shopping situations viz.; physical store, internet or TV shopping. Following were the reasons for buying a detergent from physical store-

- a. Habituated to buy from a store.
- b. More discounts/bargaining possible.

- c. Environment is lively and enjoying.
- d. Get shopping pleasure
- e. Live demo of the product.
- f. No waiting time to avail the detergent.

Out of the respondents who prefer to buy detergent from a physical store, 50.5% were habituated to buy it from a physical store. 22% respondents preferred physical store since there was no waiting time to get the product. 15.5% respondents preferred this shopping situation because they felt that they felt that physical stores offered more discounts and bargaining was possible.

INTERNET SHOPPING

To study the reasons for preference of Internet (online shopping) as a shopping situation for the purchase of detergents, respondents were provided with five reasons which were to be ranked in the order of preference. Rank one was for most preferred and rank five was for least preferred. Respondents were also given an option to provide their own reason over and above the provided reasons. Following were the reasons-

- a. Available 24 hours a day, all days.
- b. Low cost because of direct sales.
- c. Detailed product information is available.
- d. Can purchase from home/office.
- e. Authentic product.

35.29% preferred internet because they thought it was possible to purchase detergent at low cost because of direct sales. 29.41% preferred internet because of availability 24 hours a day, all days. 15.69% respondents preferred this shopping situation because they felt they could avail the product from home or office. 9.8% respondents preferred because they could get an authentic product. Another 9.8% respondents preferred this mode because detailed product information was available on the internet.

TV SHOPPING

For knowing the reasons for preferring TV Shopping as a shopping situation, respondents were given following reasons along with an open ended space for other reasons. The purpose was to find out the most dominant reasons for showing purchasing intention through TV Shopping-

- a. Available 24 hours a day, all days.
- b. Money back guarantee
- c. Good quality products.
- d. Convenient from (home /office)
- e. Discounts and free gifts.

31.25% respondents preferred TV shopping because of its availability 24 hours a day, all days. 25% respondents preferred TV shopping because of money back guarantee. 25% respondents preferred it because it was convenient to purchase through this mode from home or office. . 12.5% respondents gave preference to this shopping situation because of good quality products available through this mode. Only 6.25% respondents preferred this shopping situation because of discounts and free gifts.

3 : Effect of payment mechanisms on purchasing intention is independent of the Product Involvement.

11. Table Showing Preference for Payment Mechanism for Laptop and Detergent in Vadodara

Payment Mechanism	Highly Preferred		Preferred		Least Preferred		Total
	Number	Percent	Number	Percent	Number	Percent	
Laptop							
Cash	36	18	70	35	94	47	200
Credit/Debit Card	75	37.5	61	30.5	64	32	200
Cheque	89	44.5	69	34.5	42	21	200
Detergent							
Cash	175	91.15	17	8.85	0	0.5	192
Credit/Debit Card	23	25.28	68	74.72	0	0	91

Table No.11 reveals that for purchasing laptop, cheque is the most preferred payment mechanism while for detergent, cash is the most preferred. Also, none of the respondents preferred cheque for detergent. 44.5% respondents preferred to pay by cheque for purchasing laptop, while 38.5% preferred to pay by credit/debit card. Only 18% preferred cash as payment mechanism for laptop.

91.15% respondents preferred to pay cash to purchase detergent, while 25.28% preferred credit/debit card. Thus, there was a difference in the purchasing intention with reference to payment mechanism for the two product categories in Vadodara. This behavior was further analysed with specific reference to various factors determining consumer involvement for both the products.

12. Table Showing Preference for Payment Mechanism for Laptop and Detergent for the Factor "Affective Link" in Vadodara

Payment Mechanism	AL	N	Mean	Std. Deviation	t-value	P-Value	Overall Mean
Laptop							
Cash	Below Mean	97	2.18	0.722	2.106	0.036	2.29
	Above Mean	103	2.40	0.771			
Credit / Debit Card	Below Mean	97	2.07	0.904	2.361	0.019	1.93
	Above Mean	103	1.80	0.746			
Cheque	Below Mean	97	1.70	0.752	1.132	0.259	1.77
	Above Mean	103	1.83	0.797			
Detergent							
Cash	Below Mean	132	1.16	0.425	2.944	0.004	1.11
	Above Mean	60	1.00	0.000			
Credit / Debit Card	Below Mean	78	1.82	0.575	1.894	0.061	1.87
	Above Mean	13	2.13	0.640			

Affective link (AL). High involvement with a product implies some identification with it; some sort of affective link. The product is considered to be important in the subject's daily life and he/she shows a special interest in it (Krugman, 1965; Park and Mittal, 1985; Zaichkowsky, 1987). Because, the product is costly, it involves bigger risk. Hence, respondents show special interest in the product. Same is the case for laptop as was found from the data collected and analysed in Vadodara.

Laptop was categorized as high involvement in this research (Mean = 5.25, P=0.00). Further analysis of the data showed that cheque (Mean = 1.77) was the most preferred payment mechanism. For cash as a payment mechanism the

preference of both groups was found to be significant (t = 2.106, P=0.036). This implies that there was a significant difference in the purchasing intention of respondents who were above mean (Mean = 2.40) and those below (Mean = 2.18) For credit/debit card, the behaviour was significant (t = 2.361, P=0.019). However, in case of cheque as a payment mechanism, the behaviour was insignificant (t = 1.132, P=0.259). This means that the purchasing intention of both the groups of respondents was highly similar.

In the present research, both laptop and detergent were found to be important in respondents' daily life. However, in case of detergent, respondents did not show special interest in it. This could be said on the basis of results

obtained for both, laptop as well as detergents in Vadodara. For laptop we got a mean of 5.25 and for detergent the mean was 3.26. Both the results were highly significant ($P=0.00$). For the factor “affective link”, significant behavioural difference is found in case of cash only. For other payment mechanisms, the relationship between respondents of the two groups is not found to be insignificant.

In case of cash payment, there was a significant difference in preference between those respondents who

were below mean (Mean = 1.16) and those above mean (Mean = 1.00). This can be said on the basis of the t-value we found ($t = 2.944$, $P=0.004$). For Credit/debit card as a payment mechanism, insignificant relationship is obtained. From the t-value ($t=1.894$, $P=0.061$), it can be said that there is insignificant difference in the preference of those respondents who are below mean (Mean = 1.82) and above mean (Mean = 2.13).

13. Table Showing Preference for Payment Mechanism for Laptop and Detergent for the Factor "Search & Information Processing" in Vadodara.

Payment Mechanism	SIP	N	Mean	Std. Deviation	t-value	P-Value	Overall Mean
Laptop							
Cash	Below Mean	80	2.04	0.702	4.01	0.00	2.29
	Above Mean	120	2.46	0.744			
Credit / Debit Card	Below Mean	80	2.25	0.849	4.644	0.00	1.93
	Above Mean	120	1.72	0.758			
Cheque	Below Mean	80	1.66	0.795	1.53	0.128	1.76
	Above Mean	120	1.83	0.76			
Detergent							
Cash	Below Mean	115	1.10	0.36	0.183	0.855	1.10
	Above Mean	77	1.11	0.358			
Credit / Debit Card	Below Mean	66	1.91	0.488	0.967	0.336	1.87
	Above Mean	25	1.78	0.801			

Search and information processing (SIP). High involvement also implies an active search of additional information on the product and a deeper processing of this information. As a result, a change in the quantity and the quality of the knowledge on the product would be expected (Howard and Jagdish, 1969; Macquarrie and Munson, 1992). In other words, in case of high involvement products (laptop), respondents would involve themselves in detailed information search before they purchase the product. In case of low involvement product, respondents would not go for detailed information search. One of the reasons for active and detailed information search is the perceived risk in terms of the money paid and the satisfaction derived from the product. In this research, product involvement was derived on the basis of five factors, one of which was search and information processing. For laptop we got a mean of 5.03, whereas for detergent we got a mean of 3.39. This value was obtained at high level of significance ($t = 17.82$, $P=0.00$).

For the purpose of this research, it can be said from the primary data obtained that in case of laptop respondents were involved in active and detailed search for the product before they purchase it. Not only that, respondents were of the opinion that they spend lot of time for evaluation of the information they collect. This behaviour is typical for a high involvement product.

Highly significant relationship was found in cash and credit/debit card payment mechanism. Whereas, in the case of cheque, insignificant relationship can be seen.

In case of cash payment, there was a significant difference in preference between those respondents who

were below mean (Mean = 2.04) and those above mean (2.46). This can be said on the basis of the t-value obtained. ($t=4.01$, $P=0.00$). For Credit/debit card as a payment mechanism also, significant relationship was found ($t=4.644$, $P=0.$). While in case of cheque as a payment mechanism, there was insignificant difference in the behavior of respondents who were below mean and those who were above ($t=1.53$, $P=0.12$). This means that the preference of respondents who fall in the group of below mean (Mean = 1.66) is similar to those in the group of above mean (Mean = 1.83).

Further analysis of this factor revealed the preference for payment mechanism of the respondents in Vadodara. It can be seen from Table 12, that cash is the most preferred payment mechanism (Overall Mean = 1.10), followed by credit/debit card (Overall Mean = 1.87). Both the values are in the range of 1 to 2 which means that the response is in the category of between “Preferred” and “Highly Preferred”. As far as behaviour of the respondents is concerned, it is found to be insignificant for cash with $t = 0.183$ ($P=0.855$). This implies that there is a consistency in the behaviour of respondents who are below mean (Mean = 1.10) and those who are above mean (Mean = 1.11). For credit/debit card, we found $t=0.967$ ($P=0.336$). This shows that the relationship between the two groups of respondents is insignificant.

For the factor “search & information processing”, based on the t-value and P value, it can be said that there is no significance in the two groups for cash as well as credit/debit card. In case of cash as a payment mechanism, we got t-value = 0.183 ($P=0.855$), which is not significant. This

means that there is not much of a difference in the purchasing intention of respondents who are below mean (Mean = 1.10) and those who are above mean (Mean = 1.11). For credit/debit card, the t-value is insignificant ($t =$

0.967, $P=0.336$). From this, it can be said that there no significant in the difference in the preference of respondents who are below mean (Mean = 1.91) and those who are above mean (Mean = 1.78).

14. Table Showing Preference for Payment Mechanism for Laptop and Detergent for the Factor "Purchase Purpose" in Vadodara.

Payment Mechanism	PP	N	Mean	Std. Deviation	t-value	P-Value	Overall Mean
Laptop							
Cash	Below Mean	13	2.15	0.689	0.672	0.502	2.29
	Above Mean	187	2.3	0.759			
Credit / Debit Card	Below Mean	13	2.31	0.855	1.693	0.092	1.93
	Above Mean	187	1.9	0.830			
Cheque	Below Mean	13	1.54	0.776	1.088	0.278	1.76
	Above Mean	187	1.78	0.776			
Detergent							
Cash	Below Mean	95	1.19	0.445	3.168	0.002	1.11
	Above Mean	97	1.03	0.224			
Credit / Debit Card	Below Mean	61	1.79	0.581	1.912	0.059	1.87
	Above Mean	30	2.03	0.595			

Purchase purpose (PP). High involvement is also related to purchase purpose, as people prefer to buy those products which they have high involvement with (Clarke and Belk, 1978; Zaichkowsky, 1985, 1986). To determine whether involvement is high or low on the basis of purchase purpose, respondents were asked to give their agreement on whether they like to have laptop or not. A mean value of 5.96 ($p=0.00$) for laptop proved this statistically. In other words, for low involvement product, people have lesser preference to buy the products.

For this factor, consistent relationship was found in all the payment mechanisms. In case of cash payment, it can be said that there was insignificant difference in behaviour of those respondents who were below mean (Mean = 2.15) and those above (Mean = 2.30). This can be said on the basis of the t-value we found. ($t=0.672$, $P=0.502$). For Credit/debit card also, insignificant behaviour was found ($t=1.693$, $p=0.092$), in respondents who were below mean (Mean = 2.31) and above mean (Mean = 1.90). In case of cheque

again, the difference in behavior of both groups of respondents was insignificant ($t=-1.088$, $P=0.278$). This means that the preference of respondents who were below mean (Mean = 1.54) was similar to those above mean (Mean = 1.78).

For detergent, it can be seen from Table No.14, that cash was the most preferred payment mechanism (Overall Mean = 1.11), followed by credit/debit card (Overall Mean = 1.87). Both the values were in the range of 1 to 2 which means that the response was in the category of between "Preferred" and "Highly Preferred". As far as preference of the respondents is concerned, it was found to be highly significant for cash ($t = 3.168$ $p=0.002$). This implies that there is a significant difference in the preference of respondents who are below mean (Mean = 1.19) and those who are above mean (Mean = 1.03). For credit/debit card, there was significant difference in the behavior of respondents below mean and those above ($t=1.912$ $p=0.059$).

15. Table Showing Preference for Payment Mechanism for Laptop and Detergent for the Factor "Social Interaction" in Vadodara

Payment Mechanism	SI	N	Mean	Std. Deviation	t-value	P-Value	Overall Mean
Laptop							
Cash	Below Mean	72	2.07	0.738	3.172	0.002	2.29
	Above Mean	128	2.41	0.737			
Credit / Debit Card	Below Mean	72	2.11	0.897	2.324	0.021	1.93
	Above Mean	128	1.83	0.785			
Cheque	Below Mean	72	1.75	0.783	0.204	0.838	1.76
	Above Mean	128	1.77	0.776			
Detergent							
Cash	Below Mean	151	1.13	0.371	1.284	0.201	1.11
	Above Mean	43	1.05	0.305			
Credit / Debit Card	Below Mean	88	1.88	0.584	0.273	0.785	1.88
	Above Mean	5	1.8	0.837			

Social interaction (SI). A high involvement also implies greater related social interaction, with the person trying to meet other people to talk about the product (Macquarrie and Munson, 1992). This means that in case of high involvement product, people like to declare the fact that they own the product to the world. Based on the data collected this fact was proved for laptop (Mean = 5.02, P=0.00). However, this only reveals that laptop is high involvement product. It does not focus much on other aspects of respondents' behaviour like the payment mechanism they prefer. Hence, further analysis was carried to study the payment mechanism preference for this factor.

For the factor "social interaction", significant difference in preference of a payment mechanism was found in case of cash and credit/debit card payment mechanism. The same cannot be said about cheque. In case of cash payment, there was a significant difference between those respondents who were below mean (Mean = 2.07) and those above mean (2.41). This can be said on the basis of the t-value we found. ($t=3.172$, $p=0.002$). For Credit/debit card as a payment mechanism, significant difference was found in the behavior of respondents in the two groups ($t=2.324$, $p=0.021$). In case of cheque also, there was no significant difference in the purchase intention ($t=0.204$, $p=0.838$). This means that the preference of respondents who fall in the group of below mean (Mean = 1.75) is similar to those in the group of above mean (Mean = 1.77).

16. Table Showing Preference for Payment Mechanism for Laptop and Detergent for the Factor "Social Relevance" in Vadodara.

Payment Mechanism	SR	N	Mean	Std. Deviation	t-value	P-Value	Overall Mean
Laptop							
Cash	Below Mean	52	2.12	0.732	1.955	0.052	2.29
	Above Mean	148	2.35	0.755			
Credit / Debit Card	Below Mean	52	2.21	0.871	2.875	0.004	1.93
	Above Mean	148	1.83	0.803			
Cheque	Below Mean	52	1.60	0.721	1.834	0.068	1.76
	Above Mean	148	1.82	0.789			
Detergent							
Cash	Below Mean	122	1.13	0.363	1.161	0.247	1.11
	Above Mean	70	1.07	0.349			
Credit / Debit Card	Below Mean	69	1.84	0.633	0.835	0.406	1.87
	Above Mean	22	1.96	0.464			

Social Relevance (SR). People having high involvement with a product try to extrapolate their own personal interest and view the product as also important for others. In simple terms, when respondents try to generalize an opinion about the importance of the laptop, it is called social relevance. This means that if a respondent feels that laptop is important for him and is interested in a laptop, he believes that even other people are interested in a laptop and that laptop is important for everybody. To study this, respondents' opinion was collected and we found respondents showing this behaviour for laptop. This can be said on the basis of the results obtained for laptop (Mean = 5.43, $p=0.00$).

For the factor "social relevance", significant difference was found in case of cash and credit/debit card

From Table 3, it can be seen that the mean value for this factor for detergent is 2.69 which suggests that involvement was low. This indicates that people do not like to talk with other people about detergent. Further analysis of the data is revealed in the above Table 15. In case of detergent, taking "social interaction" as an independent variable and payment mechanism as dependent variable, it can be said that for cash as payment mechanism the relationship between respondents who were below mean (Mean = 1.13) and those who are above mean (Mean = 1.05) was insignificant ($t = 1.284$, $P=0.201$). Same was the case with credit/debit card where the relationship was found insignificant ($t = 0.273$, $P=0.785$). For detergent the overall mean for the factor Social Interaction was 1.11 for cash and 1.88 for credit/debit card. This means that cash was the most preferred payment mechanism here.

Further analysis of respondents below mean and above mean for both categories of products revealed that for high involvement product the preference of respondents is significant for cash ($t = 3.172$, $P=0.002$) and credit/debit card ($t = 2.324$, $P=0.021$) and insignificant for cheque ($t = 0.204$, $P=0.838$). In case of low involvement product, the preference of respondents is insignificant for both cash ($t = 1.284$, $P=0.201$) as well as credit/debit card ($t = 0.273$, $P=0.785$). Hence, it can be said that preference for payment mechanism for high involvement product is not the same as that for low involvement product.

payment mechanism. The same cannot be said about cheque. In case of cash payment, a significant difference was found in the behavior of respondents who were below mean (Mean = 2.12) and those above (2.35). This can be said on the basis of the t-value we found. ($t=1.955$, $p=0.052$). For Credit/debit card as a payment mechanism, significant difference in the relationship is obtained. From the t-value ($t=2.875$, $P=0.004$), it can be said that there is significant difference in the behavior of respondents belonging to the two groups was found. However, in case of cheque no significant difference was seen in the behavior ($t=1.834$, $P=0.068$). This means that the preference of respondents who fall in the group of below mean (Mean = 1.60) was similar to those in the group of above mean (Mean

= 1.82). This also suggests that with the mean in the category of “Preferred” and “Highly Preferred”, cheque is the most preferred payment mechanism for high involvement product (Laptop).

From Table No.3 it can be seen that the mean value for this factor for detergent is 3.08 indicating that consumer involvement was low. This indicates that people do not think that detergent is important for other people. Further analysis of the data is revealed in the above Table. In case of detergent, taking “social relevance” as an independent variable and payment mechanism as dependent variable, it can be said that for cash as payment mechanism the relationship between respondents who are below mean (Mean = 1.13) and those who are above mean (Mean = 1.07) was insignificant ($t = 1.161$, $p=0.247$). This means that respondents are showing a consistent preference in selection of cash as a payment mechanism. Same was the case with credit/debit card where the relationship was insignificant ($t = 0.835$, $P=0.406$).

For detergent the overall mean for the factor Social Interaction was 1.11 for cash and 1.87 for credit/debit card.

17. Table Showing Preference for Payment Mechanism for Laptop and Detergent for All Factors Combined in Vadodara

Payment Mechanism	ALL Factors	N	Mean	Std. Deviation	t-value	P-Value	Overall Mean
Laptop							
Cash	Below Mean	74	2.00	0.702	4.351	0.00	2.29
	Above Mean	126	2.46	0.734			
Credit / Debit Card	Below Mean	74	2.23	0.884	4.033	0.00	1.93
	Above Mean	126	1.75	0.756			
Cheque	Below Mean	74	1.70	0.789	0.869	0.386	1.76
	Above Mean	126	1.80	0.770			
Detergent							
Cash	Below Mean	100	1.25	0.500	2.244	0.026	1.18
	Above Mean	100	1.11	0.373			
Credit / Debit Card	Below Mean	100	2.09	0.683	2.485	0.014	2.20
	Above Mean	100	2.31	0.563			

In case of high involvement product, it was found that cheque was the most preferred payment mechanism. Statistically, it was observed that the preference of respondents for cheque was insignificant ($t = 0.869$, $p=0.386$). This implies that the preference of both groups of consumers was consistent for laptop. For cash ($t = 4.351$, $P = 0.00$) and credit/debit card ($t = 4.033$, $P=0.00$), the behaviour was significant, which means that respondents above mean and below mean behaved differently.

For low involvement product (Detergent), the preference of respondents was different as compared to high involvement product (Laptop) in Vadodara. A brief explanation of the preference for payment mechanism by respondents for different factors is provided below. Hence, no analysis was provided for cheque as payment mechanism.

In case of detergent overall, it can be said that cash was the most preferred payment mechanism (Mean = 1.18). Further analysis of the respondent group revealed the consistency in behaviour. It can be seen from the table that

This means that cash is the most preferred payment mechanism here. Thus, by comparing the behaviour of respondents in terms of this factor for laptop and detergent, it can be said that for high involvement product (laptop), cheque (Mean = 1.76) was the most preferred payment mechanism and for low involvement product (detergent) cash (Mean = 1.11) was the most preferred payment mechanism. Further analysis of respondents below mean and above mean for both categories of products reveal that for high involvement product the preference of respondents is significant for cash ($t = 1.955$, $P=0.052$) and credit/debit card ($t = 2.875$, $P=0.004$) and insignificant for cheque ($t = 1.834$, $P=0.068$). In case of low involvement product, the preference of respondents is insignificant for both cash ($t = 1.161$, $P=0.247$), as well as credit/debit card ($t = 0.835$, $P=0.406$).

Hence, it can be said that preference for payment mechanism for high involvement product is not the same as that for low involvement product.

the preference of respondents in cash and credit/debit card was significant.

For those respondents who have preferred cash, the preference was significant ($t = 2.244$, $P=0.026$). This means that behavior of the two groups of respondents was significantly different. In case of credit/debit card also the behaviour was significant between both the groups ($t = 2.485$, $P=0.014$). In other words, the preference of respondents in the below mean category (Mean = 2.09) was significantly different than those in the above mean category (Mean = 2.31).

Hence, from the above analysis it can be said that effect of payment mechanisms on purchasing intention is dependent on the consumer involvement. Hence the hypothesis was rejected.

REASONS FOR PREFERENCE OF PAYMENT MECHANISM FOR LAPTOP IN VADODARA

One of the important contributions from this research would be to identify the reasons for preference of a particular

payment mechanism for laptop. Hence, respondents were asked to cite reasons for their choice of payment mechanism.

CASH

From the qualitative data collected, following reasons were found out for Cash as payment mechanism.

- a. Easy to pay
- b. Habituated to pay by cash
- c. Get the product immediately if paid in cash
- d. Get more discounts/bargaining through cash payment

Out of those respondents who prefer cash payment for purchase of laptop, 40% preferred cash as they thought that more discounts/bargaining was possible. 25.71% found it easy to pay cash. Similarly, 25.71% respondents preferred cash since they felt that they would get the product immediately when they paid cash.). Only 8.57% respondents preferred cash because of habit to pay cash.

CREDIT/DEBIT CARD

Those respondents who preferred to purchase laptop through Credit/Debit card, following reasons were found out-

- a. Ease of payment
- b. Reward points on purchases.
- c. Credit period
- d. Safer than cash
- e. Accepted online

38.67% respondents preferred credit/debit card since it is accepted online. 20% respondents found it safer than cash while 16% preferred it because they got longer credit period especially in case of credit cards. 13.33% found it easy to pay through this payment mechanism while only 12% preferred it due to reward points.

CHEQUE

Majority respondents preferred cheque as payment mechanism for purchasing laptop in Vadodara (Mean = 1.76). When asked for the reasons, following inputs were obtained from them-

- a. Convenient for payment
- b. Taxation purpose
- c. Product is high priced
- d. Legal point
- e. Low risk

Of the respondents who prefer to pay by cheque when they purchase a laptop, 28.09% preferred cheque because of low risk. 26.97% respondents preferred cheque due to the high price of the product. 19.1% preferred cheque because it was convenient for payment. 13.48% respondents preferred cheque due to the fact that legally it is preferable to pay through cheque. Remaining 12.36% preferred this payment mechanism due to taxation laws in India.

REASONS FOR PREFERENCE OF PAYMENT MECHANISM FOR DETERGENT IN VADODARA

CASH

Just as majority respondents prefer to pay for laptop by cheque, for detergent, majority respondents prefer to pay by cash. Cash was found as the most preferred payment mechanism in physical stores in Vadodara (Mean = 1.11).

Following reasons were provided by respondents for preferring cash.

- a. Get more discounts/able to bargain
- b. Acceptable every where (malls, grocery shops, hawkers, etc.).
- c. Habituated to pay by cash
- d. Low priced product
- e. Ease of payment.

32.57% respondents preferred cash since it is acceptable everywhere. 23.43% respondents preferred cash due to the fact that they were simply habituated to pay through this mechanism. 17.71% preferred cash due to its ease of payment while 14.29% preferred cash due to the low price of detergent. Only 12% respondents preferred cash due to discounts or bargaining capability.

CREDIT/DEBIT CARD

Following reasons were provided by respondents who prefer to pay by credit/debit card for purchasing detergent-

- a. Accepted online
- b. Reward points.
- c. Credit period.
- d. Ease of payment.
- e. Safer than cash

30.43% respondents preferred credit/debit card because of ease of payment. 26.09% preferred this mechanism because of reward points. 17.39% preferred this payment mechanism because it is accepted online while the same number of respondents preferred it because they felt it was safer than other payment mechanisms. Only 8.7% respondents preferred this payment mode because of credit period..

DISCUSSION FINDINGS

From the data collected and analysed, following was observed and concluded-

- Laptop was a high involvement product in Vadodara whereas detergent was a low involvement product.
- Involvement level determined consumers' intention in terms of shopping situation and payment mechanism.
- For high involvement product, physical store was the most preferred shopping situation followed by internet. For low involvement product also physical store was the most preferred shopping situation followed by TV shopping.
- The behaviour of respondents for laptop was different from detergent in terms of different shopping situations for purchasing intention. For detergents, 98.5% prefer physical store and there was no significant difference in the behaviour for detergent. Whereas, for laptop, we found variations in behaviour for the different factors like affective link, search and information processing, purchase purpose, social interaction and social relevance.
- For laptop, physical store was the most preferred shopping situation in Vadodara. Respondents preferred

physical store for various reasons. The most preferred reason was that they were able to get live demo of the product. The second most preferred reason was absence of waiting time to get the product. In case of internet or TV shopping, there is a waiting time.

- For detergent also physical store was the most preferred shopping situation. However, the reason for preferring physical store was different. Respondents preferred physical store because they were habituated to buy from there. Another reason for physical store was that they got more discounts and bargaining was possible. Yet another reason was that they found the shopping lively and enjoying.
- Respondents' behaviour was different for high involvement product as compared to low involvement product when it comes to payment mechanism. For high involvement product, cheque was the most preferred payment mechanism. Credit/debit card was the second preferred method, whereas, cash was the least preferred method. In case of low involvement product, there were only two payment mechanisms. Most preferred method was cash and second most preferred method was credit/debit card.

- Majority of the respondents preferred to purchase laptop by making payment through cheque. The main reason for this was that cheque was low in risk. Another reason for preferring cheque was convenience for payment for a high priced product. The third most preferred reason was that respondents paid by cheque because laptop was a costly product.
- For detergent, respondents provided highest preference to cash. The most preferred reason for cash was that it was acceptable everywhere. Detergent is purchased even from unorganized stores like a corner grocery store or even a 'kirana' shop, where other payment mechanisms are not allowed.

CONCLUSION

On the basis of primary data collected from the respondents of Vadodara city, it can be concluded that people are showing different purchasing intention in terms of shopping situation and payment mechanism for high involvement product as compared to low involvement product. The hypothesis that behaviour of a respondent is same for both the product categories is rejected.

ANNEXURES

1. Table showing Reasons for Preference for Physical Store as Shopping Situation for Laptop in Vadodara

Reasons	a		b		c		d		e		f	
Preference	N	%	N	%	N	%	N	%	N	%	N	%
1	47	23.98	51	26.02	3	1.53	3	1.53	76	38.78	16	8.16
2	21	10.71	30	15.31	17	8.67	10	5.10	52	26.53	66	33.67
3	14	7.14	45	22.96	23	11.73	47	23.98	32	16.33	35	17.86
4	34	17.35	43	21.94	34	17.35	38	19.39	17	8.67	30	15.31
5	27	13.78	19	9.69	66	33.67	49	25.00	15	7.65	20	10.20
6	53	27.04	8	4.08	53	27.04	49	25.00	4	2.04	29	14.80
Total	196	100	196	100	196	100	196	100	196	100	196	100

2 .Table showing Reasons for Preference for Internet as Shopping Situation for Laptop in Vadodara

Reasons	a		b		c		d		e	
Preference	N	%	N	%	N	%	N	%	N	%
1	14	14.89	15	15.96	38	40.43	13	13.83	14	14.89
2	27	28.72	20	21.28	20	21.28	10	10.64	17	18.09
3	12	12.77	13	13.83	23	24.47	26	27.66	20	21.28
4	22	23.40	23	24.47	7	7.45	20	21.28	22	23.40
5	19	20.21	23	24.47	6	6.38	25	26.60	21	22.34
Total	94	100.00	94	100.00	94	100	94	100	94	100

3. Table showing Reasons for Preference for TV Shopping as Shopping Situation for Laptop in Vadodara

Reasons	a		b		c		d		e	
Preference	N	%	N	%	N	%	N	%	N	%
1	24	30.00	24	30.00	16	20.00	10	12.50	6	7.50
2	21	26.25	24	30.00	18	22.50	5	6.25	12	15.00
3	4	5.00	14	17.50	16	20.00	25	31.25	21	26.25
4	12	15.00	10	12.50	11	13.75	26	32.50	21	26.25
5	19	23.75	8	10.00	19	23.75	14	17.50	20	25.00
Total	80	100.00	80	100.00	80	100	80	100	80	100

4. Table showing Reasons for Preference for Physical Store as Shopping Situation for Detergent in Vadodara

Reasons	a		b		c		d		e		f	
Preference	N	%	N	%	N	%	N	%	N	%	N	%
1	101	50.50	31	15.50	5	2.50	9	4.50	10	5.00	44	22.00
2	32	16.00	67	33.50	19	9.50	29	14.50	20	10.00	33	16.50
3	14	7.00	27	13.50	61	30.50	45	22.50	18	9.00	35	17.50
4	23	11.50	29	14.50	46	23.00	54	27.00	24	12.00	24	12.00
5	19	9.50	32	16.00	44	22.00	33	16.50	38	19.00	34	17.00
6	11	5.50	14	7.00	25	12.50	30	15.00	90	45.00	30	15.00
Total	200	100	200	100	200	100	200	100	200	100	200	100

5. Table showing Reasons for Preference for Internet as Shopping Situation for Detergent in Vadodara

Reasons	a		b		c		d		e	
Preference	N	%	N	%	N	%	N	%	N	%
1	15	29.41	18	35.29	5	9.80	8	15.69	5	9.80
2	18	35.29	11	21.57	8	15.69	10	19.61	4	7.84
3	9	17.65	7	13.73	23	45.10	4	7.84	8	15.69
4	4	7.84	8	15.69	9	17.65	20	39.22	10	19.61
5	5	9.80	7	13.73	6	11.76	9	17.65	24	47.06
Total	51	100.00	51	100.00	51	100	51	100	51	100

6. Table Showing Reasons For Preference For TV Shopping As Shopping Situation For Detergent In Vadodara

Reasons	a		b		c		d		e	
Preference	N	%	N	%	N	%	N	%	N	%
1	15	31.25	12	25.00	6	12.50	12	25.00	3	6.25
2	12	25.00	15	31.25	8	16.67	2	4.17	11	22.92
3	10	20.83	10	20.83	8	16.67	15	31.25	5	10.42
4	5	10.42	7	14.58	11	22.92	13	27.08	12	25.00
5	6	12.50	4	8.33	15	31.25	6	12.50	17	35.42
Total	48	100.00	48	100.00	48	100	48	100	48	100

7. Table Showing Reasons For Cash As Payment Mechanism For Purchasing Laptop In Vadodara

Reasons	a		b		c		d		Total
Preference	N	%	N	%	N	%	N	%	
1	9	25.71	3	8.57	9	25.71	14	40.00	35
2	7	20.00	9	25.71	12	34.29	7	20.00	35
3	12	34.29	7	20.00	8	22.86	8	22.86	35
4	7	20.00	16	45.71	6	17.14	6	17.14	35
Total	35	100	35	100	35	100	35	100	

8. Table Showing Reasons For Credit / Debit Card As Payment Mechanism For Purchasing Laptop

Reasons	a		b		c		d		e	
Preference	N	%	N	%	N	%	N	%	N	%
1	10	13.33	9	12.00	12	16.00	15	20.00	29	38.67
2	21	28.00	14	18.67	12	16.00	18	24.00	10	13.33
3	12	16.00	26	34.67	17	22.67	16	21.33	4	5.33
4	9	12.00	20	26.67	16	21.33	16	21.33	14	18.67
5	23	30.67	6	8.00	18	24.00	10	13.33	18	24.00
Total	75	100	75	100	75	100	75	100	75	100

9. Table Showing Reasons For Cheque As Payment Mechanism For Purchasing Laptop In Vadodara

Reasons	a		b		c		d		e	
Preference	N	%	N	%	N	%	N	%	N	%
1	17	19.10	11	12.36	24	26.97	12	13.48	25	28.09
2	34	38.20	15	16.85	19	21.35	12	13.48	9	10.11
3	28	31.46	30	33.71	10	11.24	16	17.98	5	5.62
4	3	3.37	25	28.09	20	22.47	26	29.21	15	16.85
5	7	7.87	8	8.99	16	17.98	23	25.84	35	39.33
Total	89	100	89	100	89	100	89	100	89	100

10. Table Showing Reasons For Cash As Payment Mechanism For Purchasing Detergent In Vadodara

Reasons	a		b		c		d		e	
Preference	N	%	N	%	N	%	N	%	N	%
1	21	12.00	57	32.57	25	14.29	41	23.43	31	17.71
2	11	6.29	29	16.57	61	34.86	38	21.71	36	20.57
3	45	25.71	22	12.57	48	27.43	40	22.86	20	11.43
4	54	30.86	36	20.57	24	13.71	25	14.29	36	20.57
5	44	25.14	31	17.71	17	9.71	31	17.71	52	29.71
Total	175	100	175	100	175	100	175	100	175	100

11. Table Showing Reasons For Credit/Debit Card As Payment Mechanism For Purchasing Detergent In Vadodara.

Reasons	a		b		c		d		e	
Preference	N	%	N	%	N	%	N	%	N	%
1	4	17.39	6	26.09	2	8.70	7	30.43	4	17.39
2	1	4.35	2	8.70	13	56.52	6	26.09	1	4.35
3	3	13.04	7	30.43	5	21.74	6	26.09	2	8.70
4	8	34.78	5	21.74	2	8.70	2	8.70	6	26.09
5	7	30.43	3	13.04	1	4.35	2	8.70	10	43.48
Total	23	100	23	100	23	100	23	100	23	100

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