

ONLINE BUYING

FACT OR FICTION !

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TODAY, the emergence and rapid growth of Internet and E-commerce has triggered off many changes in our life. This new phenomenon has promised change, challenges and even bright future, not only to consumers but also to companies, suppliers and middlemen. There are still many “ifs” and “buts” that we find people are whispering relating to its potentiality, impact and implications on business and social lives of all.

The advent of internet is one of the major breakthrough in the field of IT in 1995, not many of us could guess or correctly perceive the power and potentiality of it. Seen as just a source of information, it grew merely as an extension of our library but very soon it captured uses relating to communication, that too a very faster, economical and personalized one. Though many among us regarded it as expensive and perceived it to be restricted mainly to commercial applications, with the birth of faster processors, better browsers, easy to use graphical interfaces and fall in the prices of its acquisition and use, it rapidly reached the fingertips of common men of Indian economy.

One of the recent surveys by NASSCOM predicted its phenomenal growth both in terms of internet connections and actual hours of its usage. From a mere 1 million subscribers in 1995, internet connections are predicted to rise to as much as 50 million by the end of 2003.

One of the growing areas of E-commerce is Online Buying. More and more consumers are turning to the World Wide Web for their shopping needs, which gives them access to either local or international products with just a click of the mouse. The theme of anytime anywhere shopping appeals to consumers who cannot take time off their busy schedules to go out and shop. Keeping this in mind, many online shops have sprung up in cyberspace offering products right from books, music CDs, household goods, groceries to furniture and cars. The consumers can also avail of a variety of services for communication, consultancy and so on. But even with all its advantages, online buying still raises many questions – Are the transactions secure enough? Does the consumer get the goods he has ordered? And so on. These unanswered questions have raised many issues on the potentiality and utility of Online Buying.

We therefore, decided to pursue an empirical research study to know better and also to assess the future of Online Buying in India. The research paper is an outcome of the study based on 100 respondents drawn from selected cities throughout India, via email. The major objective of the study was to find out respondents' preferences and overall opinion on Online Buying. The research tool used was a structured non-disguised questionnaire that was placed on a website. Respondents were contacted through email and chat and were requested to visit the website and fill in the questionnaire. The data collected has been tabulated and statistically validated. The study put forward major findings and lists out key suggestions that would be useful to both the business community and consumers.

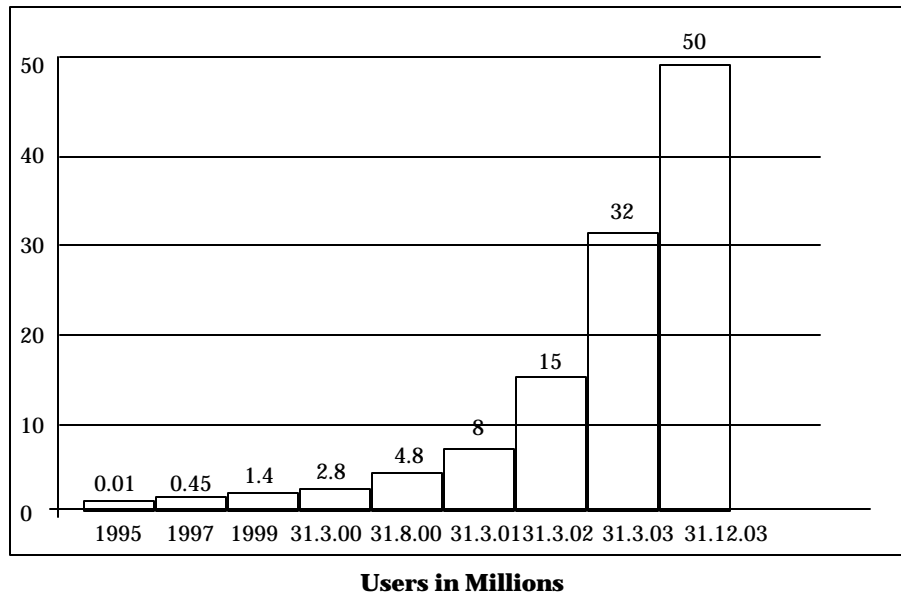
Background

The rapid growth of the internet has made it possible for marketers and consumers to get in touch with each other, regardless of boundaries like time or place. According to the MAIT's survey conducted by IMRB as published in The Economic Times, 20th July 2001, Ahmedabad, revealed that more than 81 per cent of PCs

were sold during the financial year 1999-2000. The average internet usage in India is 10 hours per week. The PC market registered a growth of 34 per cent in volume terms in 2000-2001. PC sales had clocked a growth of 37 per cent in 1999-2000. The sales projection for 2000-2001 had been revised from 1.9 million units to 1.8 million units. The PC sales to the businesses grew by 31 per cent while that of household segment grew by 45 per cent. In brief, the annual performance exceeded the industry expectations. The number of active internet subscribers increased to 1.12 million in March 2001 leading to 67 per cent penetration among guest PC –owning businesses and 54 per cent PC- owning homes. The internet subscriber base has been growing at a Cumulative Aggregate Growth Rate (CAGR) of 159 per cent over the past 5 years. The business segment accounted for 45 per cent while the households share was 55 per cent.

The NASSCOM-McKinsey Study on internet users in India as reported in Indian Express; 7th January 2001 reflected that India could earn revenues of US \$10 billion from e-business solutions by 2008. In 1999-2000, eCommerce software worth US \$ 500 million was exported. In 2001, the figure should increase to US \$ 1.4 billion. The following graphic shows the growth of Internet from the year 1995 to the projected figures for the years 2002 to 2003.

Figure 1.1: Internet Users in India



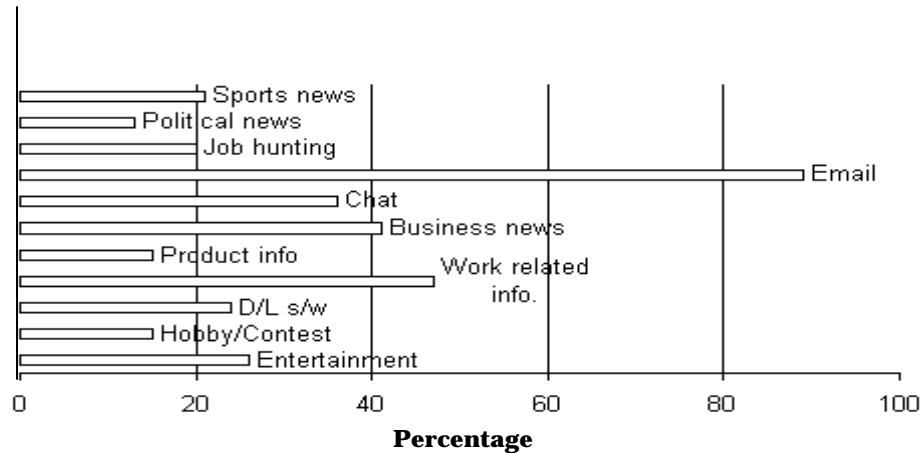
Source: Indian Express, 7th January, 2001.

The INFAC 2000 survey shows that almost 90 per cent users use internet just for sending and receiving email. 47 per cent use Internet for gathering work related information and about 25 per cent use net for downloading software and games. Only 15 per cent reported use of internet for obtaining information on products. But whether the information gained is useful in influencing them to buy is not apparent. Since online buying does not figure in this list of probable internet uses, it could be said that the percentage of online buyers is negligible and the full potential of online buying has not yet been unleashed in India.

Introduction

E-commerce has triggered off major changes which promises to change the lives of not only consumers, suppliers and distributors but also of those organisations that have or have not accepted this phenomena. **According to Philip Kotler (2000)** Marketing Management, PHI Private Limited; New Delhi; p.663, “The term Electronic Commerce describes a wide variety of *electronic platforms*, such as sending of purchase orders to suppliers via Electronic Data Interchange (EDI); the use of fax and email to conduct transactions; the use of ATMs, EFTPOS and Smart Cards to facilitate payment and obtain digital cash; and the use of internet and online services.”

E-commerce has become popular for many reasons. Customers can now shop 24 hours a day, 7 days a week. E-commerce transactions as compared to conventional manual transactions can help to save about 5 to 10 per



Source: INFAC 2000.

cent of the transaction cost. To illustrate, according to Raghu Nagarajan, Vice-President of ICICI Bank, a traditional banking transaction cost about Rs. 43.50 whereas E-banking transaction is expected to cost only Rs. 7.80 or even less.

The marketer can reach consumers located at any point across the world. The consumers are likely to be satisfied as they get the service immediately. They need not wait now for weeks to receive a reply of their complaints. Majority of the websites have built in feedback forms, which the customers can submit in an instant. Many websites even have online help in the form of online sales representatives etc. with whom the customers can interact with the help of voice or text chat. Unlike a conventional market place, there is less investment to be made on the internet.

Online Products and Services: A Brief Review

An array of products and services are available on the internet, and more are being added every day if not every hour. The first in the category of products is books, which is by far the most popular product offered in online shops. www.amazon.com, an online bookshop, which has also recently started brick and mortar, shops too, in order to cash on their online popularity. Now, it has diversified into providing software, music CDs and computer peripherals etc. Online shops also deal with high involvement products like cars, furniture, home accessories and so on. Personalised good like clothes and even perishable goods like groceries can also be ordered online.

Customers' can receive services instantly on net, and this incentive has provided a boost to its popularity. To illustrate, email, chat and message boards have been used since the inception of the internet to share information. Search engines have made it possible for consumers to get the required information without having to made through millions of unknown websites. Some of the popular search directories like Yahoo provide services of email and chat. eBanks have come up which provide the consumers facility not only to check their balance but also to transfer money and make online payments. Online newspapers, magazines and libraries are useful to consumers. Specific sites for recruitment and consultancy help consumers to get online help on job hunting, education, careers etc.

Online Buying Versus Conventional Buying

The basic difference between Conventional Marketing and Virtual Marketing is that conventional marketing operates on the basis of *market place* whereas virtual marketing thrives on *market space*.

Virtual Marketing has almost succeeded in doing what conventional marketing has not been able to do. Virtual Marketing has a far wider reach with consumers who could be scattered all over the globe. In contrast, conventional marketing can reach only those consumers who live within a certain area of their market place.

In Conventional Marketing, the consumers visit a physical shop where they can see and feel the products. They talk to a sales person about the product she/he wishes to buy, feels the product, goes to a few shops to compare among the products and in the end buy the product that she/he feels best suits his/her needs and budget.

In Virtual Marketing, the *shop* though not necessarily a physical entity, still offers the consumers most of the services that they could avail of in a brick and mortar shop. Though consumers can't feel the product, they can see a photograph of the product and read about the specifications of the product before deciding to buy it.

Unlike conventional stores, Online shops need not store their goods in advance. This helps in reducing the cost of inventory. Majority of online shops offer products at prices, which are comparatively less than the prices offered by conventional shops. These discounts are possible since the transactions are made directly between the consumer and the shop and the marketing intermediaries are eliminated in the process.

An added advantage in Virtual Marketing is that consumers can compare products of different companies without moving. It is like having the whole global market at the consumer's fingertips.

Modus Operandi of Online Buying

In Virtual Marketing, the consumer visits a website, types in the product that she/he wants in the SEARCH box. She/he gets a list of products that meets customers' specifications. She/he then clicks on each product (or link) to get more information on the product. She/he reads the ratings and reviews of past customers of the product. When customers sees a product they may like to buy, they may clicks a button labelled WISH LIST, which keeps the list of all products short listed by them. After going through the wish list, the customer chooses the product that best suits their needs and clicks on the button labelled SHOPPING BASKET. All products that she/he wishes to buy are transferred to the shopping basket in this way.

In the end, the consumer clicks on the BUY NOW button and a web page with details of all the products in his shopping basket with the price and the postage that she/he has to pay is displayed. Once the consumer okays this, another web page is displayed which asks customer to enter details like name, email, credit card number and shipping address. Once the credit card number is verified, a confirmation page appears and the consumer is asked to verify whether the details are correct. In case any changes are to be made, the consumer can go back and make the changes. After this step the products are physically delivered at the consumer's door.

E-commerce websites use a technology called Secure Sockets Layer (SSL) which is used to encrypt credit card information given by the consumer. Another technology used for secure transactions is Secure Electronic Transaction (SET). Usually when a consumer visits a *secure* site, an icon of a locked padlock or a key is displayed in the browser, which reassures the consumer that the information that she/he provides will not get into the wrong hands. Shopping sites also track consumers who visit their website so that they can figure out their preferences and offer them customised information. For this *cookies* are used. A cookie is a file in the browser's directory on the consumer's computer's hard disk which is used by websites to store information such as when the consumer last visited the web site and which web pages she/he has viewed.

Marketing Mix Strategies for Online Marketing

Just as buying online is quite different from buying in a brick and mortar shops, marketing of online goods too need a different marketing mix strategy. Marketers cannot use the same principles that they put to use for a brick and mortar shop.

An attempt has been, therefore, been made to outline in brief the various elements of Marketing Mix strategies relating to online marketing.

Product

In case of Online shopping, the products themselves are intangible. To illustrate, if a consumer wants to buy a computer online, she/he can see the photographs of different computers, read the specifications given and then choose the one she/he likes. But it is not possible for customer to touch and feel the computer. In this aspect, not only services but also products have to be treated as intangibles.

The online marketer, therefore, has to provide further information and resort to some other techniques in order to compensate for this. A major reason why branded products flourish on the net is that consumer knows what they expect from the brand, which they recognise and identify with. Thus, even though they cannot feel the product, they believe that they will get the product as shown on the screen.

Unlike real shops the online shop provides information about varying products to better cater to different customers' needs and wants. Once the consumer places an order for the product, it can be procured by the marketer to be delivered to the consumer.

Price

The Indian consumer is primarily price conscious, a fact which marketers know and cash on frequently by offering discounts and sales on each and every product at festivals and auspicious occasions. Today, it has become so common now that Indian consumer prefer to wait for discount sales rather than buy a product when they need it. Online shops offer discounts to their consumers throughout the year. They do not have to bother about overhead and storage costs.

To illustrate, Amazon.com and FabMart.com provide discounts and the real price and the discounted price both are shown when the consumer clicks on a product. While some stores do not charge for delivering the product, those that do charge also mention the delivery charges and any other applicable charges along with the discounted price. Most of them offer services free of cost and the consumer is charged only when she/he takes the help of some experts' services.

To illustrate, on the job search website Naukri.com, the consumers can search and apply for jobs free of cost. But if they want help in creating their resume or re-writing their resume, they are expected to pay a small fee.

Consumers can also search for the lowest price on the internet with the help of software called ValueMad. Once the consumer types in the product she/he is looking for, the software searches the whole internet and gives customer the details.

Place

Unlike brick and mortar shops online shops provide the opportunity to the consumer to visit online shop right in her own home. They are no longer required to go out to buy the product. They have to merely log on to a website, select the product and place an order of the product. They can access the online shop at any time of the day and year regardless of holidays and festivals. They can open websites of competitors in order to compare the product features that would lead to cost effective buying. A consumer can search for the same product at few sites in order to buy the product preferably at possible low price.

A major challenge being faced by the marketer offering product online is that the marketer may know how many consumers have visited the website, but marketer would not know how many of them have *not* bought the product and underline possible reasons for it.

Promotion

Promotion plays a crucial role in online shopping. Unlike a brick and mortar shop, online shops too have to compete with other online shops. The first task before them is to make a customer visit the online shop that calls for developing awareness about a website. They may use newspaper and TV ads along with ads on the net. Internet ads can be placed on search engines, e-mail providers and other sites that offer consumer reviews on varying products. They may institutionalise *reward points* towards consumer purchases to be redeemed in form of price discounts or gifts by consumers.

Such promotions may include tying up arrangements with other selected websites. To illustrate, ApnaGuide.com offers consumer reviews and encourages customers to share their own experiences. It has tied up with FabMart.com to offer gift certificates for the best customer reviews. Other promotions include consumer contests and slogan writing.

Process

The process of delivering the product too plays an important role for online shops. For this, the online shop has to depend on courier and postal services. Many-a-times, because of delayed delivery or delivery of product with damage can result into bad impression about online shopping. Some online shops have therefore, now entered into tie-ups with courier services. Few of them also have their own delivery system to ensure timely and cost effective delivery of the products to its target customers.

Online Buying – Research Methodology

The research study was carried out to examine selected consumers' perception, expectations, uses and overall opinions and experiences regarding online buying of products/ services. The preliminary research and review of literature was carried out by referring articles and research papers on use and spread of online buying of product/ services. The primary data was collected with the help of structured non-disguised questionnaire supported with personal interviews. The important aspects covered in the questionnaire were viz., selected customers' awareness of the different online products and services; selected customers' awareness of different websites offering the online products and services; selected customers' reasons for buying online vis-à-vis conventional buying; selected customers' actual online purchases being generally made by them in the recent past; selected customers' preferences in buying online vis-à-vis conventional buying; and selected customers' experiences about online buying. The selected cities of India that were covered were Ahmedabad, Bangalore, Chandigarh, Chennai, Delhi, Hyderabad and Mumbai. 100 respondents were drawn with the help of a quota-cum-convenience non-probability sampling approach through email survey. The questionnaire was also placed on a website. The respondents were also contacted through chat sessions. They were persuaded to visit the website to fill in the questionnaire. Besides, those respondents who wanted to fill in the questionnaire in a conventional manner, the questionnaire was sent to them in compressed (.zip) or executable (.exe) format. The chat rooms were found more useful because we could solve their objections and overcome technical problems. The overall response rate was nearly 50 per cent.

A Brief Profile of Selected Respondents

In all, out of the 100 respondents, 38 per cent were from the age group of 26 – 30 years; 26 per cent in the age group of 21 – 25 years; 16 per cent in the 31-35 age group; 12 per cent belonging to 36 – 40 age group whereas the rest of them i.e. 8 per cent were above the age of 40 years. Besides, 44 per cent of them were in the income group of Rs. 10,000- Rs. 20,000; 27 per cent in Rs. 20,001 – Rs. 30,000; another 20 per cent were having income of less than Rs. 10,000 and remaining 9 per cent's earning was above Rs. 30,000 per month.

Data Analyses and Interpretation

The collected data was tabulated, and analysed with the help of X² and Z test to draw inferences on selected assumptions relating to selected consumers' responses and their overall opinion on online buying of products/ services. The researchers have provided overall findings and overall opinion of selected consumers but the response pattern and findings may vary considering geography and selected cities of India. The data analyses revealed following facts:

- ✍ 45 per cent respondents reported the access of internet from the office, 33 per cent from home and 2 per cent accessed net from the Cyber Café.
 - ✍ All the respondents except in Bangalore and Chandigarh, used the internet everyday. In Bangalore, 75 per cent accessed the internet daily but the remaining accessed it thrice a week. Chandigarh had similar response pattern but 2 per cent respondent reported use of net thrice a week.
 - ✍ 58 per cent of the respondents started use of internet since last three years; 26 per cent for the last two years; 13 per cent since last one year and only 3 respondents reported use of internet since last 6 months.
 - ✍ The respondents' use of internet revealed mainly for communications and office use (91 and 86 per cent) respectively. *30 per cent of them used internet for online buying.* The least use of internet reported was voice mail (15 per cent).
 - ✍ 80 per cent of the respondents stated that they found out websites mainly through friends, whereas, 65 per cent reported about it through ads on net. TV advertisements scored the lowest with only 29 per cent response.
 - ✍ Majority of the respondents (89 per cent) reported use of internet to avail online services, whereas, 33 per cent used net to buy online products. 70 per cent of respondents used internet to collect information on the company's profile, 62 per cent to check the product's features and 45 per cent to read consumers' reviews about the products. Accordingly 73 per cent evaluated online products based on its price, 68 per cent on company's image and 61 per cent on the basis of product's features.
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- ✂ The study revealed that companies websites (69 per cent) were mainly used to send further information and 43 per cent visited the websites to check out the Frequently Asked Questions (FAQs) section. Only 21 per cent of them requested for live demonstrations to sales people.
- ✂ *The most popular online service (93 per cent) was downloading of software followed with reading of online newspapers (81 per cent) and 58 per cent used the net for job search and placement services.*
- ✂ *The popular products that were purchased online included books (68 per cent), Music Compact Disks (37 per cent) and Web space or domain names (35 per cent).*
- ✂ *In all, 63 per cent of the respondents preferred to repay by Credit card, 24 per cent repaid cash on delivery and only 6 per cent opted to repay through Net Banking. Only one respondent reported use of all the methods of repayment in online buying.*
- ✂ 45 per cent of the respondents felt online buying more convenient. 31 per cent stated that they would buy online if the product is not available in regular shops and 21 per cent reported that they preferred online buying because products were offered with discounts.

The Respondents Overall Opinion and Experiences on Online Buying

To do so, respondents were requested to put a tick on various statements, which revealed following facts:

- ✂ Respondents overall experience regarding **delivery of products purchased online takes a long time**, revealed that 54 per cent of them disagreed, 24 per cent agreed to it and 22 per cent were undecided.
- ✂ **Online ordered product and supplied product are different**, it was found that 69 per cent reported against it but only 4 per cent agreed to it. 27 per cent respondents did not express opinion on it.
- ✂ On the statement that **quality of the product bought online is questionable**, respondents provided favourable result because 62 per cent of them disagreed, 11 per cent agreed and 27 per cent were indifferent to it.
- ✂ The analysis of statement regarding **performance of product bought online is questionable**, revealed that 12 per cent of the respondents accepted the statement, 64 per cent rejected whereas remaining 24 per cent did not express opinion on it.
- ✂ On **real life experience is more effective in buying products** or not, 34 per cent of the respondents disagreed, 47 per cent agreed and 19 per cent were undecided.
- ✂ The results on statement that **I would rather use services than buy products online**, revealed agreement of 48 per cent of the respondents. 34 per cent disagreed and remaining 18 per cent were undecided on it.
- ✂ **The findings on whether the internet is a good medium for buying products or not was favourably responded by 68 per cent of the respondents. 25 per cent negatively and the rest 7 per cent were undecided. The study also evaluated whether internet is a good medium for availing online services or not? 64 per cent of the respondents responded favourably, 26 per cent decided against it and only 10 per cent did not expressed opinion on it.**
- ✂ The attempt to find out whether **online buying is costlier or not?** 70 per cent of the respondents disagreed, 13 per cent agreed and the remaining 17 per cent were undecided on it.
- ✂ Respondents' responses on whether **online buying is risky and unsafe?** The findings reflected that 46 per cent respondents rejected, and 30 per cent accepted it. 24 per cent were undecided to it.

Major Findings of the Research Study

The researcher has applied χ^2 and Z-2 test to validate collected data in order to draw major findings regarding selected assumptions relating to respondents overall opinion and experiences in online buying of products/services given as follows that are self-explanatory.

On availing online services

A list of 12 online services viz., Playing games, participating in contests, visit electronic libraries, read online newspapers and magazines, downloading software and music, watch movies and sports events, online stock trading, online tutorials, and job search/ placement were presented to the respondents in order to evaluate actual availing of online services by them. These services were further grouped into 4 major categories – Play, Entertainment, Research and Downloading services. The findings received are given as follows:

Table 1: On Availing Online Services

| Assumptions | Computed Value | Results |
|--|----------------|-----------------|
| There is no significant difference between Consumers' use of the Internet for Downloading and Research services. | 6.71 | Not Significant |
| There is no significant difference between Consumers' use of the Internet for Entertainment and Playing. | 4.81 | Not Significant |
| The critical value at 5 per cent level of significance using χ^2 is 12.592 | | |

It was found that consumers preferred to play games or participate in contests as compared to watching movies or sports events online. The other important findings of the study indicated that consumer's buy more of computer related products as compared to home related products but there is no significant difference between buying Gifts and Personal Products online.

On online buying products

A list of 14 items viz., medicines, groceries, home furnishings, electronic goods, computer peripherals, and computers, web space or domain name, flowers, gift articles, clothes, cosmetics, jewellery products, books, and music compact disks were presented to the respondents in order to find out its online buying. The products were further grouped into 4 major categories viz., home related and computer related goods and gifts and personal products.

Table 2: On Online Buying Products

| Assumptions | Computed Value | Results |
|---|----------------|-----------------|
| There is no significant difference between Consumers' purchase of computer related and home related products. | 6.08 | Not Significant |
| There is no significant difference between Consumers' purchase of gifts and personal products. | 16.83 | Significant |
| The critical value at 5 per cent level of significance using χ^2 is 12.592 | | |

It was found that consumers preferred to play games or participate in contents as compared to watching movies or sports events online. Consumers buy more of computer related products as compared to home related products but there is no significant difference in buying gifts and personal products online.

Respondents felt that delivery of product purchased takes a long time. According to them, there is no significant difference between the ordered product and the supplied product and the quality and performance of products bought online were unquestionable. They reported that real life experience is more effective in buying products. Though, they would prefer to use internet rather for availing services than buying the

Table 3: Respondents' Overall Opinion and Experiences in Online Buying Products/Services

| Assumptions | Computed Value | Results |
|---|-----------------------|-----------------|
| Delivery of Product purchased online takes a long time | 4.39 | Significant |
| Ordered product and the supplied product are different | 11.35 | Significant |
| Quality of products bought online is questionable | 7.48 | Significant |
| Performance of product bought online is questionable | 7.73 | Significant |
| Real life experience is more effective in buying products | -1.26 | Not Significant |
| It is better to avail online services on the internet than buy products | -1.22 | Not Significant |
| Respondents do not think the internet is a not a good medium for buying products | 2.63 | Significant |
| Respondents do not think the internet is a not a good medium for availing of services | 2.69 | Significant |
| Online buying is costlier | 7.68 | Significant |
| Online buying is risky and unsafe | 2.44 | Significant |
| The critical value at 5 per cent level of significance using Z-test is 1.96 | | |

products. Respondents stated that Internet is a good medium for buying products/services. They did not find online buying as costlier and unsafe.

Concluding Remarks

In a nutshell, it would be true to conclude that majority of the internet users were having positive attitude towards online buying of products/services. There exists a need for developing awareness about consumers' rights and cyber laws. Marketers are required to educate consumers. It calls for developing a better distribution system for online products.

Though at present online buyers in India are only in a negligible percentage compared to total conventional buyers, it is expected to grow substantially if better technology to assist online buying is being implemented. Companies should set-up a reliable and effective feedback system so that consumer can contact them at anytime. It is necessary not only to create cyber laws to protect customers but also make them aware about it. More flexible modes of payments need to be introduced by online companies. They should enter into tie-ups with reliable courier service agencies. They may on their own take up the responsibility of delivering the product to the consumers. As friends are found important in making customer to visit websites, online companies should also focus on them to expand existing market base.

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