

# Facilitators of E - Tail Patronage Behavior Among Generation Z Consumers

\* Vivek Mishra

\*\* Biswajit Das

## Abstract

Online retail (e-tail) has evidently been growing at a fast pace owing to the humongous degree of online purchases by individuals. However, due to a complex market scenario, intense competition, and ever-changing consumer dynamics, sustainability is skeptical. Hence, online retailers are extremely focused on the loyalty aspect of buyers. In the context of the same, it is pivotal for marketers to identify those factors that foster e-tail patronage behavior amongst online buyers. According to the National Statistical Survey, more than 50% of India's population is below the age of 25 years. Therefore, this study was designed to specifically examine the e-patronage behavior of generation Z, who form the core of India's population. The objective of this research was to explore those factors of an e-tail store that are pivotal in developing a sense of loyalty among online shoppers. Steered by the stimulus - organism - response model and existing literature, this paper investigated e-tail patronage behavior of generation Z consumers by emphasizing on three variables, namely; e-tail store atmospherics, e-tail service quality, and merchandise & patronage intentions. Survey data were collected through a self-administered questionnaire from a total of 371 respondents. The responses were analyzed using SPSS package 20.0. The results depicted nine prominent factors, which facilitate e-tail patronage. A significant correlation between the same and criterion variable was also revealed. The outcomes further revealed that e-merchandise elements were negatively associated with e-patronage intentions ; rather, e-service quality and e-tail atmospheric components positively predicted consumer e-patronage.

**Keywords:** e-tail, patronage behavior, SOR, patronage intention, store image, generation Z

Paper Submission Date : May 24, 2018 ; Paper sent back for Revision : February 13, 2019 ; Paper Acceptance Date : March 15, 2019

The rapid diffusion of the Internet as a commercial medium and its acceptance as a popular medium of shopping across all age groups, specifically among youngsters, has caught the fancy of marketers. However, there are also some apparent barriers that have attributed consumers' reluctance to purchase online to (e.g., credit card issues, privacy issues). Despite the potential usefulness of this information for improving Internet retailing, such barriers have not been examined within a theoretical context. Thus, the nature of these barriers and the removal of the same are quite crucial to ensure loyalty of shoppers.

In the Internet shopping scenario, buyer behavior is affected by a plethora of factors, including buyer trust, privacy concerns, and perceived risk (Hoffman & Novak, 2000). As compared to traditional shopping modes, online shopping fulfills the needs of the buyer in a more efficient and effective manner (Griffin, 1995). As a result, there is a paradigm shift in the relationship between online channel members and customers. Research indicates that a complete understanding of products offered online is profoundly impacted by the quality of customer service. This paves the way for customer satisfaction and purchase intentions in the future (Taylor & Baker, 1994). The challenge for online retailers lies in profitability, scalability, and sustainability. The underlying reasons could

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\*Assistant Professor - Marketing, C. V. Raman Group of Institutions, Bidyanagar, Mahura, Janla, Bhubaneswar - 752 054, Odisha. Email id : viv.mishra82@gmail.com

\*\*Professor in Marketing, KIIT School of Management, Bhubaneswar - 751 024, Odisha.

DOI : 10.17010/ijom/2019/v49/i4/142974

be the inability of organizations in understanding the consumers' psyche. As a result, understanding online buyer behavior has gained a lot of significance among both organizations and researchers (Romano & Fjermestad, 2003).

Since the rise of B2C online shopping websites as major transaction platforms, attracting consumers to online shopping has become a critical issue for both firms and researchers (Yoo, Park, & MacInnis, 1998). Scholars have proposed several conceptual models to capture factors that affect consumer preferences for online shopping websites (Liang & Lai, 2002 ; Schaupp & Belanger, 2005 ; Zviran, Glezer, & Avni, 2006). A review of the extant literature suggests wide acceptance of the survey method in the conduct of prior studies. However, wide acceptance does not necessarily signify high reference value in research findings. The deciding factor for preferring one store over the other varies contextually in terms of store formats (online vs. brick n mortar). The problem being consumers' lack of trust in online sellers. This is directly related to their patronage behavior. According to Leggatt (2016), around 90% customers abandon their e-shopping carts because they are skeptical about online retailers.

Online retail (e-tail) is quite evidently growing at a fast pace, and the degree of online purchase is humongous. However, due to a complex market scenario and ever-changing consumer dynamics, sustainability is skeptical (Kim & Stoel, 2005). Hence, e-tailers are extremely focused on the loyalty aspect of buyers. Thus, it is pivotal for marketers to identify those factors that foster e-tail patronage behavior amongst online buyers, specifically generation Z. Demographically, more than 50% of India's population is below the age of 25 (National Statistical Survey). Therefore, the study is focused on individuals belonging to that age group. Followed by consumerism, empowerment of the youth and digital media have emerged as the most important factors in modern-day marketing (Singh, Panackal, Bommireddipalli, & Sharma, 2016).

The revenues and growth of an organization depend largely on developing, sustaining, and enhancing the loyalty of its consumers. Enhancements in customer retention often aid in a drastic increase in profits (Reichheld, 1995). As compared to non-loyal buyers, loyal customers tend to visit their online shopping sites at a doubled rate and according to a study by Rosen (2001), 35% - 40% of online players generate revenues from repeat purchasers. Directionally, the patronage intentions and behavior of online shoppers has been found to be profound. In order to tackle the competition and ensure sustainability, e-tailers have to create, propose, and deliver extraordinary value to their customers (Dash & Akhtar, 2012). This shall lead to a positive brand image and loyalty among buyers. Recognizing the importance of e-tail patronage, this study aims at identifying those factors of that lead to the same. The S-O-R model developed by Mehrabian and Russell (1974) is the appropriate model to study buyer behavior in an online shopping environment. The model depicts the reaction of consumers to different forms of related stimuli. It comprises of three stages, namely, stimulus, organism, and response (S-O-R). Ideally designed for studying the response to stimuli in psychology, it is tailored to understand the impact of stimuli (e-store attributes) on the organism (online buyer and patronage intentions) leading to a response (patronage behavior). According to the S-O-R model, the stimuli impact the organism and cause different responses in the form of pleasure/displeasure, arousal /avoidance, and dominance /submissiveness. These responses are an outcome of buyers' internal evaluations of the various cues received as stimuli coupled with the emotional state of the individual.

↳ **Pleasure/ Displeasure** : Feeling of good/bad, happy/sorrowful, satisfied/dissatisfied.

↳ **Arousal/Avoidance** : Feeling of excitement/boredom, active/inactive, motivating/discouraging.

↳ **Dominance /Submissiveness** : Feeling of being in control/not in control, free to act/apprehensions.

## Review of Literature

**(1) Theoretical Background** : The stimulus - organism - response (S-O-R) model developed by Mehrabian and Russell (1974) has been utilized in various studies in retail consumer behavior. In the context of retailing, it was applied for the first time by Donovan and Rossiter (1982), where atmospheric cues were considered to be the

stimuli, the cognitive state of consumers as organism, and the acceptance or evading behavior as response. In the S-O-R framework, the stimuli are those attributes of retail that impact consumer perceptions and act as cues affecting the buyer's cognitive ability and arousing action (Mazursky & Jacoby, 1986). The second component in the S-O-R model deals with consumer reactions, where they convert the stimuli into information and utilize the same for their judgment. Response, the final component of the model, is the final psychological and behavioral reaction of the consumer.

Our study has attempted to utilize the S-O-R framework in the context of online retailing and e-patronage. The attributes of the e-store are considered to be the stimulus, which comprise of e-service, e-atmospherics, and e-merchandise. The organism includes the emotions or formation of an intention within the shopper after navigating and searching for products on the e-tailer's website. According to Bridges and Florsheim (2008), appropriate content and steadfast technology allowed buyers to search and navigate effectively, thereby forming intentions of purchasing for a particular e-tailer. Categorized as a post-purchase reaction, the responses included patronizing a particular store and developing a strong willingness to purchase in the future.

**(2) Patronage Intentions :** An e-store's success is largely dependent upon building a strong base of potential customers who are keen on online purchases. Each individual customer who visits an e-store will have a different shopping experience, which leads to the development of patronage intentions (Szymanski & Hise, 2000). According to Mathwick, Malhotra, and Rigdon (2001), a buyer's inclination towards a specific store, willingness to recommend, and purchasing in the future can be referred to as patronage intention. As explored by Yun and Good (2007), patronage intentions are affected by the store attributes and often predict customer - shopping behavior in both traditional retail venues and in online shopping spaces. Chang, Wang, and Huddleston (2001) were of the view that behavioral intent is the degree of conscious effort and has a strong effect on determining shopper decisions.

The study by Semeijn, Birgelen, and Streukens (2005) highlighted the effect of atmospheric cues of e - tail stores on the intervening affective buying emotional intent of consumers, which have a subsequent impact on behavioural & patronage intention. In their study, Baker, Parasuraman, and Voss (2002) explored that patronage intention encompassed willingness to endorse, willingness to purchase, and likelihood of future purchase. According to Greenleaf and Lehmann (1995), as a result of their positive impression and shopping experiences, buyers develop loyalty and tend to share their experiences with friends/family and act as the best advocators for an e-tailer. The study by Rao and Kothari (2017) further depicted the variation in e-loyalty intentions across demographic variables.

**(3) Patronage Behavior :** In the realm of retailing and consumer psychology, patronage behavior is concerned with a consumer's choice of specific retailers. In the words of Harris and Goode (2004), for the success of online retailing, developing customer loyalty and a long-term relation are quite crucial, which is generally an outcome of post-purchase evaluation by the buyer. Laaksonen (1993) defined patronage as “all the possible inner features of dynamism around the shopping behavior phenomenon in terms of store choice” (p. 23). The author viewed patronage behavior as a constant and adaptive process related to particular supply considerations. Hoffman and Novak (2000) studied that the development of customer e - loyalty during post-purchase evaluation was crucial for e-tailers who desired close relationships with their customers. Menon and Kahn (2001) observed significant structural relationships between research variables like shopping enjoyment, shopping involvement, a desire to stay, and patronage intention. These variables supported the pleasure - oriented conceptual model of consumer patronage behaviour in the online retailing environment. According to Babin, Chebat, and Michon (2004), the probability of buying again from an e-tailer increased when reinforcing stimuli (e.g. favorable store attributes) were presented. A positive perception of store image attributes leads to a favorable store image, which in turn improves customer loyalty (Kunkel & Berry, 1968). The study by Kurup and Jain (2018) revealed that product

offerings, convenience, past purchase experience, and web-store environment had a significant impact on e-loyalty.

**(4) E - Service :** Creating a favorable and satisfactory shopping experience, identifying buyer's expectations of services, and improving service quality are the key to build and retain potential customers. In their study, Kumar and Ojha (2016) found that service experience was considered to be a crucial aspect as it affected the long-term relationship between the customer and an online retailer. In the context of Internet retailing, Taylor and Baker (1994) discovered that a favorable attitude towards online customer service led to increased likelihood of patronizing that particular retail store. According to Maruyama and Wu (2014), the aspects of e-services are critical in effectively interacting with consumers in interactive, networked information environments like the Internet. Majorly, it took into account three central changes brought about by the advent of the Internet. Interactivity with the consumer, customer - specific situational personalization, and the opportunity for real-time adjustments to a firm's offering to customers (Acar & Çizmeçi, 2015). According to Klaus and Maklan (2013), online customer service experience can be explained as the shopper's perception of the communication between the e-tailer and other customers, expressed through the facets of functionality and psychological factors. In the words of Michaud - Trévinhal and Stenger (2014), e-service is a multifaceted, all-inclusive, and independent process, culminating from the exchanges between consumers and the online platform.

**(5) E - Atmospheric :** In the words of Kotler (1973), retail atmospherics can be defined as “the conscious designing of space to create certain buyer effects, specifically, the designing of buying environments to produce specific emotional effects in the buyer that enhance purchase probability” (p. 50). In the context of e-tailing, the concept of atmospherics is restricted to the visual appeal on an electronic device (Vrechopoulos & Siomkos, 2002). According to Dailey (2004), e-atmospherics can be explained as the meticulous designing of web environments, aiming at creating a positive impact on buyers, leading to desired responses. According to Vellido, Lisboa, and Meehan (2000), the most crucial e - tail atmosphere components seemed to be convenient site design, ease of use, and navigation. In the research by Eroglu, Machleit, and Davis (2001), it was revealed that the atmospheric cues of an online store influenced shoppers' emotional and cognitive states, which then affected their shopping outcomes. The results of the study also showed a significant effect of site atmospherics on shopper attitudes, satisfaction, and various approach/avoidance behaviors. Their findings also confirmed the moderating effects of two individual traits, namely involvement and atmospheric responsiveness.

**(6) E - Merchandise :** In the words of Scheinbaum and Kukar - Kinney (2010), as compared to the traditional store format, e-tail is a “flat” realm, where customers interact with products and services via their computer screens. The scenario of shopping from e-tail sites is much different from that of a traditional store in terms of product assortment, product display, and product comparison. Online retailers, therefore, have to focus more on those virtual web-aspects that facilitate product selection and purchase. According to Anand (2007), while evaluating merchandise related aspects, cues such as product quality, selection or assortment, styling or fashion, guarantees, and pricing appeared to be salient to customers. According to Schaupp and Belanger (2005), merchandising in the online context referred to the characteristics of product offerings. They were of the view that in order to positively influence the buyer's behavior, online shopping platforms should provide a wide variety and range of products. In their research, Yun and Good (2007) synthesized previous literature and subsequently evaluated the following attributes of e-merchandising : e-tailers offer a wide product assortment in order to facilitate product choice; they focus on product exclusivity and also provide promotional offers to improve seasonal sales.

## Research Gap

Most of the past studies have primarily been carried out on traditional retailers and have identified attributes of the same that foster patronage behavior. However, the same cannot be translated into the realm of e - tailing (Yun & Good, 2007). Taking these contradictions into account, further studies were conducted to identify e-attributes that enhance customer retention. Although there have been a number of studies on e-tail patronage behavior and related risk perception & involvement, none of them have specifically examined the same in the context of Generation Z. Therefore, this study aims to address that gap by providing insights into the patronage behavior of the aforesaid generation.

## Research Objectives

- ↳ To identify the patronage intentions of online buyers.
- ↳ To explore those factors which play a crucial role in developing patronage intentions, thereby leading to e-tail patronage behavior.
- ↳ To facilitate marketers in devising effective strategies and identify areas of improvement in their online platforms.

## Hypothesis Development

- ↳ **H1** : E-service quality is positively associated with patronage intentions.
- ↳ **H2** : E-merchandise elements are positively associated with patronage intentions.
- ↳ **H3** : E-atmospheric components are positively associated with patronage intentions.
- ↳ **H4** : E-patronage intentions will lead to e-patronage behavior.

## Methodology

**(1) Sampling and Data Collection** : College students are considered to be important target customers for e-tailers

**Table 1. Characteristics of the Respondents**

N = 371	Frequency	
	Number	%
<b>Age (in Years)</b>		
< 16	43	11.6
16 - 18	59	15.9
19 - 21	39	10.5
22 - 24	191	51.5
> 24	39	10.5
<b>Gender</b>		
Male	198	53.4
Female	173	46.6
Other		0.0

<b>Educational Qualification</b>		
Under Graduate	194	52.3
Post Graduate	177	47.7
<b>In the context of online shopping, I consider myself to be a</b>		
Non-Shopper	22	5.9
Browser	84	22.6
Moderate Shopper	54	14.6
Heavy Shopper	211	56.9
<b>My most preferred mode of payment is through</b>		
Debit Card	76	20.5
Credit Card	27	7.3
Net Banking	69	18.6
Cash on Delivery	181	48.8
Other	18	4.9
<b>Time spent on online shopping in a Week</b>		
1 - 5 hrs.	29	7.8
6 - 10 hrs.	60	16.2
11 - 15 hrs	42	11.3
16 - 20 hrs.	179	48.2
> 20 hrs.	61	16.4
<b>I consider myself to be</b>		
A basic shopper	64	17.3
A bargain seeker	234	63.1
An enthusiast	73	19.7
<b>I have been shopping online since</b>		
6 - 11 months	38	10.2
1 - 2 years	35	9.4
3 - 4 years	99	26.7
5 - 6 years	181	48.8
> 6 years	18	4.9
<b>I shop online for the following product types</b>		
High Value	62	16.7
Moderate Value	87	23.5
Low Value	222	59.8

and they also form the core of “Generation Z”. The survey was conducted among undergraduate and postgraduate college students from different universities in Bhubaneswar spanning a time period from November 2017 to April 2018. Convenience sampling was adopted for the same. A self-administered questionnaire was deployed for the survey. The response format utilized a 5 - point Likert scale (1 - *strongly disagree* ; 5 - *strongly agree*). The survey used previously developed scales derived from the literature on in-store and non-store retailer research, and it was modified when necessary. Merchandise, service, and atmosphere items representing e-tailer features and characteristics were selected (Ganesh, Reynolds, Lockett, & Pomirleanu, 2010 ; Yun & Good, 2007).

E - merchandise attributes included : product assortment, product comparison, product presentation, product exclusivity, etc. E - atmospherics encompassed: interface attractiveness, web navigation, look and feel, etc. E - service comprised of payment options, ease of service, return policy, order tracking, etc. A total of 392 responses were received out of which 21 responses were discarded on account of incompleteness.

**(2) Respondent Characteristics :** The Table 1 contains the characteristics of the respondents. As seen in the Table 1, 51.5% of the respondents ( $N = 191$ ) belonged to the age group of 22 - 24 years. It is further observed that a majority of online shoppers, that is, 56.9% ( $N = 211$ ) were “heavy shoppers”. This is also reflective in their time spent on online shopping in a week, 48.2 % ( $N = 179$ ) spent around 16 - 20 hours. Due to lack of the concern of financial privacy, a large chunk of the respondents chose to opt for cash on delivery as their preferred mode of payment, (48.8%;  $N = 181$ ).

Out of the surveyed sample, 63.1% ( $N = 234$ ) of the respondents considered themselves to be pure bargain seekers, proving the catalytic impact of online offers and their promotion. Also, 59.8% ( $N = 222$ ) of e - customers engaged in purchase of low value products ; whereas, only 16.7% ( $N = 62$ ) bought high value products online.

## Analysis and Results

**(1) Reliability Test :** Straub (1989) stated that construct reliability reflects the internal consistency of the scale items measuring the same construct for the collected data. Cronbach's alpha is used in order to assess the construct reliability of the scale. In order to estimate the same, Cronbach's alpha was calculated for each latent construct. The Table 2 depicts all the resulting alpha values. The overall alpha value is found to be 0.738, which is above the recommended value of 0.70. Also, the alpha coefficients for all items used in the scale are above the common threshold value (0.70). Therefore, the measurement shows good reliability.

**(2) Descriptive Statistics :** The mean values of the items used in the scale are illustrated in the Table 3 and Table 4. The Table 3 contains the mean values of three variables namely ; e-atmospherics, e - service, and e - merchandise. As evident from the values, the “look & feel of the website” has the highest mean of 3.81 ( $SD = 0.929$ ), which signifies that for online buyers, the look and feel of the website plays a crucial role in choosing an e-tailer. Similarly, in case of e-merchandise, “product presentation” has the highest mean value of 3.76 ( $SD = 0.794$ ), which proves the importance of display characteristics. Also, the mean value of “ease of contact” is then highest 4.43 ( $SD = 0.827$ ), proving its significance in e-service. The mean values of patronage intention and behavior have also been computed.

**(3) Factor Analysis :** The KMO measures the sampling adequacy (which determines if the responses given with the sample are adequate or not), which should be close than 0.5 for a satisfactory factor analysis to proceed. Kaiser (1974) recommended 0.5 (value for KMO) as minimum (barely accepted), values between 0.7 - 0.8 as acceptable, and values above 0.9 as outstanding. In order to test the sampling adequacy, the KMO test was carried out and its value, as given in the Table 5, is 0.758, which is above the recommended value of 0.7 and can be considered as acceptable.

In the present study, factor analysis was performed in order to remove the redundant (highly correlated) variables from the survey data. It also aimed at reducing the number of variables into a definite number of dimensions/ factors which are associated with e-tail patronage behavior. In order to facilitate the reduction of variables, the responses were further treated using principal component analysis (PCA) to identify the closely related variables. Out of the 37 variables, nine factors were extracted on rotation of the variables. They are depicted in Table 6 along with their respective factor loadings. The results of the factor analysis show that 64.653% of the total variance is explained by classifying these 37 variables into nine components or factors.

**Table 2. Reliability Statistics**

<b>Items</b>	<b>Cronbach's Alpha</b>
When I shop online, I usually buy something in the same Internet session.	.730
When I place an item in my shopping cart, I usually buy it during the same Internet session.	.732
I prefer an e-tailer offering a wide range and variety of products.	.729
Product presentation is an important criteria for choosing a specific e-tailer.	.737
I prefer an e-tailer offering products at fair/competitive prices.	.732
Product assortment is significant for choosing an e-tailer.	.734
I prefer an e-tailer providing a detailed product description.	.745
I prefer an e-tailer providing ample product reviews.	.745
I prefer an e-tailer offering those products which are not available locally.	.744
I prefer an e-tailer facilitating product comparison.	.737
I prefer an e-tailer having an attractive web design/interface.	.738
Web navigation is an important criteria for choosing an e-tailer.	.730
Use of bright colours and attractive models are crucial in online shopping.	.736
The look & feel of the e-tailer website confirms quality.	.729
Too much third party advertising on a website deters me from choosing an e-tail platform.	.729
The design/layout of the website should be consistent with the e-tailer's brand image.	.745
Financial privacy is an important reason for choosing an e-tailer.	.737
The entire process of placing an order should be simplified and convenient.	.736
E-tailers should aim at providing customized services to customers.	.739
Providing multiple payment options is important in shopping online.	.740
Same day return and refund policy helps me in preferring a particular e-tailer.	.729
Detailed and clear cut information regarding order processing is the key to buying online.	.723
Ease of contact in case of any product related issue is a vital aspect of an e-tailer's service.	.723
An automated order tracking procedure is significant in e-service.	.724
The likelihood that I would make a purchase from a specific e-tailer in the future is very high.	.728
For all of my product needs, I would be willing to purchase from a particular e-tailer.	.728
I would recommend a specific e-tailer to my friends and family.	.729
I sometimes spend more time than planned in shopping from an e-tailer.	.731
Visiting a specific website increases my desire to buy from that e-tailer.	.735
The website gives me the impression that the purchase experience from an e-tailer will be positive.	.726
I would hesitate to switch from a specific e-tailer.	.718
I have spent a lot of time with my favourite e-tailer in the last 6 months.	.717
I have referred my favourite retailer to many people.	.719
I have purchased at least five times from my favourite e-tailer in the last 6 months.	.718
I have switched e-tailers in the last 6 months.	.721
For the same product, I usually compare prices with multiple e-tailers.	.722
I often search for product related information from a specific e-tailer and then buy instantly from the same platform.	.719



**Table 3. Descriptive Statistics for E - Attributes**

	Mean	Std. Deviation
<b>E - Atmospherics</b>		
Look & feel of the e-tailer website confirms quality.	3.81	.929
Use of bright colors and attractive models are crucial in online shopping.	3.75	1.009
Third party advertising on a website deters me from choosing an e-tail platform.	3.49	.885
Web navigation is an important criteria for choosing an e-tailer.	3.29	1.160
I prefer an e-tailer having an attractive web design/interface.	3.17	1.306
Design/layout of the website should be consistent with the e-tailer's brand image.	2.73	1.140
<b>E-Merchandise</b>	<b>Mean</b>	<b>Std. Deviation</b>
Product presentation is an important criteria for choosing a specific e-tailer.	3.76	.794
Product Assortment is significant for choosing an e-tailer.	3.62	.849
I prefer an e-tailer offering a wide range and variety of products.	3.46	.974
I prefer an e-tailer offering products at fair/competitive prices.	3.42	.927
I prefer an e-tailer providing ample product reviews.	2.71	.927
I prefer an e-tailer providing a detailed product description.	2.69	.955
I prefer an e-tailer offering those products which are not available locally.	1.98	1.120
I prefer an e-tailer facilitating product comparison.	1.79	1.016
<b>E-Service</b>	<b>Mean</b>	<b>Std. Deviation</b>
Ease of contact for a product related issue is a vital aspect of an e-tailer's service.	4.43	.827
Clear cut information regarding order processing is the key to buying online.	4.29	.880
An automated order tracking procedure is significant in e-service.	4.14	.856
Same day return and refund policy helps me in preferring a particular e-tailer.	3.78	1.040
E-tailers should aim at providing customized service to customers.	2.99	1.109
Entire process of placing an order should be simplified and convenient.	2.42	1.019
Financial privacy is an important reason for choosing an e-tailer.	2.19	.897
Providing multiple payment options is important in shopping online.	2.04	.981

**Table 4. Descriptive Statistics for Patronage Intentions & Behavior**

	Mean	Std. Deviation
<b>Patronage Intentions</b>		
I sometimes spend more time than planned in shopping from an e-tailer.	2.79	1.049
The likelihood of purchasing in future from a specific e-tailer is very high.	2.73	.959
For all of my product needs, I would be willing to purchase from a particular e-tailer.	2.31	.930
The website gives me the impression that the purchase experience will be positive.	2.19	1.039
I would recommend a specific e-tailer to my friends and family.	2.12	.941
Visiting a specific website increases my desire to buy from that e-tailer.	1.91	1.048
<b>Patronage Behavior</b>	<b>Mean</b>	<b>Std. Deviation</b>
I often search for product information from an e-tailer and then buy instantly.	3.56	1.014
I would hesitate to switch from a specific e-tailer.	3.56	1.032
I have spent a lot of time with my favorite e-tailer in the last 6 months.	3.35	1.111
I have referred my favorite retailer to many people.	3.34	.916
I have switched e-tailers in the last 6 months.	3.32	1.069
For the same product, I usually cross-check with multiple e-tailers.	2.80	.989
I have purchased at least 5 times from my favorite e-tailer in the last 6 months.	2.68	1.057

**Table 5. KMO and Bartlett's Test**

Kaiser - Meyer - Olkin Measure of Sampling Adequacy.		.758
Bartlett's Test of Sphericity	Approx. Chi-Square	2988.275
	<i>df</i>	666
	Sig.	.000

**Table 6. Total Variance Explained**

Component	Initial Eigen Values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7.209	19.483	19.483	7.209	19.483	19.483	3.664	9.901	9.901
2	4.339	11.726	31.209	4.339	11.726	31.209	3.291	8.895	18.796
3	3.019	8.160	39.369	3.019	8.160	39.369	3.194	8.633	27.429
4	2.393	6.467	45.836	2.393	6.467	45.836	3.110	8.405	35.834
5	1.621	4.380	50.216	1.621	4.380	50.216	3.034	8.200	44.034
6	1.581	4.273	54.489	1.581	4.273	54.489	2.246	6.071	50.105
7	1.425	3.851	58.340	1.425	3.851	58.340	1.864	5.038	55.143
8	1.228	3.319	61.659	1.228	3.319	61.659	1.864	5.037	60.180
9	1.108	2.994	64.653	1.108	2.994	64.653	1.655	4.472	64.653

Extraction Method : Principal Component Analysis.

**Table 7. Rotated Component Matrix**

Items	Component								
	1	2	3	4	5	6	7	8	9
Design & Brand Image (DBI)	<b>.810</b>	.103	.023	-.029	-.042	-.035	.242	-.121	-.045
Attractive Web Interface (AWI)	<b>.765</b>	.058	.117	.136	-.008	.186	.142	.043	-.078
Customized Services (CS)	<b>.737</b>	.235	.064	-.063	.039	-.097	.233	-.058	-.063
Web Navigation (WN)	<b>.735</b>	-.011	.159	.003	.184	.296	.103	.145	.172
Convenient Order Placing (COP)	<b>.699</b>	.044	.024	-.237	.220	.030	.017	-.072	.296
Spend more time than planned (T)	.014	<b>.786</b>	.007	.032	.026	-.125	-.006	-.114	-.091
Particular E-tailer (PE)	.194	<b>.771</b>	-.006	-.170	.003	.119	.050	-.045	.089
Recommend to Friends/Family (R)	.170	<b>.737</b>	.029	-.013	-.111	.157	.087	-.140	.082
High Likelihood in Future (LIF)	-.036	<b>.712</b>	-.002	-.168	.114	-.029	.070	.003	.048
Positive Experience (PE)	-.021	<b>.691</b>	-.086	-.014	.153	-.101	.162	.076	.094
Ease of Contact (EOC)	-.045	.051	<b>.820</b>	-.048	.138	.018	-.002	-.032	-.028
Clear Order Processing Info. (OPI)	-.068	.033	<b>.805</b>	.080	.073	.003	.096	.102	-.066
Automated Order Tracking (AOT)	.030	-.004	<b>.769</b>	.038	.095	.026	-.064	-.024	.085
Same Day Return & Refund (SDR)	-.032	-.259	<b>.661</b>	.011	.097	.173	.094	.048	.117
Fair Prices (FP)	-.040	-.041	.177	<b>.724</b>	-.002	.097	-.018	.133	-.049
Product Assortment (PA)	-.110	-.103	-.012	<b>.683</b>	.226	.086	-.041	-.014	-.038
Wide Product Range (WPR)	-.072	-.065	.046	<b>.676</b>	.234	.176	-.185	.082	.172
Clear Cart in Same Session (CRT)	-.142	-.071	-.138	<b>.668</b>	.185	.087	.082	.138	.246
Detailed Product Description (PD)	.098	.370	-.173	-.523	.085	-.286	.357	.072	-.103
Purchased 5 times in 6 months (H)	.003	.051	.103	.195	<b>.807</b>	-.040	.055	.048	.004

Contd. on next page

Switched in 6 months (SW)	-.010	.056	.119	.132	<b>.748</b>	.165	-.061	-.135	-.086
Referred to many people (REF)	.076	.032	.326	.148	<b>.701</b>	-.063	-.202	.095	.085
Cross Check (CC)	-.065	.044	-.009	.000	<b>.624</b>	.143	-.036	.058	.375
Look & Feel Confirms Quality (LF)	-.302	.036	.110	.245	.076	<b>.696</b>	-.031	.253	-.096
Buy in the Same Session (SS)	-.314	.028	.063	.340	.093	<b>.681</b>	-.032	.219	-.144
Attractive Colours & Models (CM)	-.413	-.044	.070	.014	.100	.500	-.184	.203	.192
Product Comparison (PC)	.047	.153	.025	.032	-.035	-.079	<b>.708</b>	-.127	-.013
Product Exclusivity (PE)	.195	.049	-.023	-.473	-.077	.247	<b>.542</b>	-.052	.043
Product Reviews (PR)	.003	.131	.041	-.137	-.202	-.427	.481	.063	-.055
Multiple Payment Options (MPO)	.391	.187	.147	-.245	-.172	-.134	.461	-.056	.097
Product Presentation (PP)	-.062	-.137	-.063	.087	.105	.183	-.037	<b>.810</b>	.003
Third Party Advertising (TPA)	-.211	-.022	.173	.142	.043	.345	.015	<b>.683</b>	.122
Financial Privacy (FP)	.325	.057	-.066	-.134	.213	.118	.322	-.612	.097
Hesitate to Switch (HSW)	-.009	.003	.414	.272	.338	-.225	-.088	.035	<b>.601</b>
Favourite Retailer (FR)	-.004	.036	.431	.255	.339	-.207	-.148	.005	<b>.601</b>
Specific Website (SWB)	.075	.360	-.171	.031	-.184	.105	.143	.007	<b>.601</b>

**Note.** Extraction Method : Principal Component Analysis. Rotation Method : Varimax with Kaiser Normalization.

**Table 8 . Naming of the Factors**

Variables	Factor	Name of Factor
DBI, AWI, CS, WN, COP	1	Website Appeal
T, PE, R, LIF, PE	2	Preferential Treatment
EOP, OPI, AOT, SDR	3	Order Processing
FP, PA, WPR, CRT	4	Product Attributes
H, SW, REF, CC	5	Involvement Level
LF, SS	6	Consumer Trust
PC, PE	7	Product Choice
PP, TPA	8	Web Environment
HSW, FR, SWB	9	Loyalty Formation

Note. See Table 7 for the full form of the variables.

The idea of rotation is to reduce the number factors on which the variables under investigation have high loadings. Rotation does not actually change anything, but makes the interpretation of the analysis easier. The Table 7 gives the factor loadings of the variables under each of the nine extracted factors. In order to interpret the results, a cut-off point of 0.5 is decided for each variable to group them into factors by forming a rotated component matrix. Factor loadings having Eigen value of 0.5 have been considered and highlighted. According to Table 7, we can see that design & brand image (0.810) is substantially loaded on Factor (Component) 1, while spend more time than planned (0.786) is substantially loaded on Factor (Component) 2. Furthermore, ease of contact (0.820) and fair prices (0.724) are substantially loaded on Factors (Component) 3 & 4, respectively. Based on the factor loadings of the variables, the factors have been identified and the nomenclature has been done as depicted in the Table 8.

**(4) Regression Analysis :** In order to test the significance and the relationship between the dependent and independent variables, regression analysis was adopted. The model summary given in the Table 9 provides the *R* and *R* - square values. The *R* value is 0.993, indicating a high degree of correlation. The *R* - square value is 0.985,

**Table 9. Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.993	.985	.984	.03983	.985	1188.434	9	160	.000

**Table 10. ANOVA**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16.964	9	1.885	1188.434	.000b
	Residual	.254	160	.002		
	Total	17.218	169			

**Table 11. Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	3.043	.003		996.396	.000
	REGR factor score 1 for analysis 1	.009	.003	.029	3.006	.003
	REGR factor score 2 for analysis 1	.142	.003	.444	46.250	.000
	REGR factor score 3 for analysis 1	.148	.003	.465	48.433	.000
	REGR factor score 4 for analysis 1	.077	.003	.241	25.070	.000
	REGR factor score 5 for analysis 1	.163	.003	.510	53.096	.000
	REGR factor score 6 for analysis 1	.087	.003	.274	28.547	.000
	REGR factor score 7 for analysis 1	.088	.003	.276	28.735	.000
	REGR factor score 8 for analysis 1	.044	.003	.139	14.484	.000
	REGR factor score 9 for analysis 1	.092	.003	.289	30.064	.000

a. Dependent Variable: E\_Patronage

which shows that the dependent variable "E-Tail Patronage Behavior" can be explained by the independent variables, that is, the nine factors identified by 99.3%, which shows a high degree of statistical significance. In other words, Website Appeal, Preferential Treatment, Order Processing, Product Attributes, Involvement Level, Consumer Trust, Product Choice, Web Environment, and Loyalty Formation contribute significantly and predict 98.5% of the variation in e-tail patronage behavior.

The *F*-test (ANOVA) (Table 10) indicates that the regression model predicts the outcome variable significantly well. The significance of *F*-statistics is 0.000 ( $p < 0.05$ ), which indicates that overall, this model can significantly predict the outcome variable.

From the regression coefficient (Table 11), it is observed that all the nine independent variables (Website Appeal, Preferential Treatment, Order Processing, Product Attributes, Involvement Level, Consumer Trust, Product Choice, Web Environment, and Loyalty Formation) contribute significantly to the dependent variable, that is, e-tail patronage behavior.

**(5) Hypothesis Testing :** In order to test the hypotheses, chi-square test was conducted, the Phi and Cramer's *V* values have also been found out. The results are displayed in the Table 12. The coefficients are highly significant ( $p < 0.05$ ) in case of H1, H3, and H4. This leads to the rejection of the null hypothesis. Therefore H1, H3, and H4 are accepted, that is, e-service quality is positively associated with patronage intentions ; e-tail atmospheric

**Table 12. Chi - Square Tests**

Hypothesis	Pearson Chi-Square	df	Asymp. Sig. (2-sided)	Phi	Cramer's V	Approx Sig.	Outcome
H1	444.665	330	.000	1.617	.418	.000	Null H rejected
H2	316.157	308	.362	1.364	.364	.362	Null H accepted
H3	509.330	396	.000	1.731	.408	.000	Null H rejected
H4	473.311	396	.002	1.669	.393	.002	Null H rejected

components positively predict consumer e-patronage intentions ; and e-patronage intentions will lead to e-patronage behavior. However H2 is rejected ( $p > 0.05$ ). Hence, we can conclude that e-merchandise elements are not positively associated with e-patronage intentions.

## Conclusion

Loyalty of customers is significantly related to the sustainability, profitability, and growth of online retailers. Hence, managing the same is of foremost significance for negating competition. This study aids both marketers and policy makers by identifying the crucial factors responsible for developing patronage intentions and fostering patronage behavior. Loyal customers should be given certain special benefits/offers as they tend to act as brand advocates by spreading a positive word-of-mouth. In order to retain customers and enhance patronage, e-tailers should develop a sound CRM platform. They should pay special attention to first - time shoppers, as the intention of loyalty often matures after the initial purchase. They should also ensure that the e-attributes are tailored according to shopper needs. This study has implications for all the e-service providers.

As per the findings of the study, the prominent factors responsible for developing e-patronage intentions among online shoppers include : Website Appeal, Preferential Treatment, Order Processing, Product Attributes, Involvement Level, Consumer Trust, Product Choice, Web Environment, Loyalty Formation, which are quite relevant to the context of e-commerce. Factors such as Website Appeal and Web Environment lay emphasis on the overall aesthetic and create the utilitarian appeal of the online shopping websites ; these findings are similar to the findings obtained by Yun and Good (2007). Companies understand the importance of the same and try to create a web environment that facilitates product choice and most importantly, ensures maximum customer engagement. On the other hand, factors like Order Processing and Preferential Treatment highlight the need for creating a unique shopping experience for the shoppers through a customized process of shopping, which is consistent with the investigation by Yavas and Babakus (2009). The results of the hypothesis prove that the generation Z buyers stress more upon their shopping atmospherics rather than merchandise; these outcomes are consistent with the findings of Acar and Çizmeci (2015). This is primarily a result of a plethora of e-commerce players offering similar merchandise, web atmospherics being the pivotal differentiator. With the brick n mortar format under serious threat, the competition is cut-throat in the e-tailer domain ; hence, sustainability and scalability depend entirely on the shoppers, who are quite low on patronage. This calls for continuous and quick enhancement of e-tailing websites in order to retain the mercurial Indian buyers.

## Managerial Implications

The results of this study have multiple managerial implications. Some of the explorations made in this study can be viewed to be critical by online retailers. The e-tailers have to identify those key areas which they need to concentrate upon. In particular, we recommend that the quality of e-services has to be stressed upon. Continuous endeavors should be made by organizations to identify the gap in terms of consumer expectations and actual service delivery. The managers have to ensure that the objective of overall customer experience is achieved.

Additionally, regular feedback should be obtained from online buyers in order to ensure improvements in the areas of concern in service delivery.

Another implication of this study for managers pertains to the aspect of service encounter. It is also known as the moment of truth. Therefore, the e-tailers have to specifically focus on the e-store atmospherics, which have been found to be significantly related to patronage intentions and behavior. In order to avoid buyer dissonance and achieve satisfaction, pre-purchase, service encounter, and post encounter stage have to be properly designed and managed.

Buyer loyalty is firmly identified with the benefits and the long term development of an e-store. In this context, the client procurement and retention are basic. To facilitate long term growth, relations between e-tailers and buyers have to be secured. This can be achieved by attracting first-time online customers as a major aspect of their client procurement endeavors. Subsequently, focus on buyer engagement can be fostered by varied strategic endeavors so as to build benefit after a purchase.

Our study, while concentrating on e-tailers explicitly, has suggestions for all e-service businesses. The online condition gives an increasingly steady stage crosswise over service businesses. All e-service platforms which are comparable in size can utilize the results of this study to facilitate a better buyer interface and experience. Along these lines, suggestions from our investigation ought to be pertinent to a wide range of managerial objectives.

## Limitations of the Study and Scope for Future Research

This study is not devoid of limitations. One of the major limitations is the small sample size adopted for the study. Secondly the study focuses only on the behavioral intent of online shoppers; the emotional intent is not taken into account. The third limitation of this study is that, only three attributes of an e-store are taken into account. Other important aspects like consumer involvement and shopping enjoyment could be explored in future studies. Lastly, since the study is focused on Generation Z, only student sample was used for the same, so the findings cannot be generalized.

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### About the Authors

**Vivek Mishra is currently working as an Assistant Professor in Marketing at CV Raman Group of Institutions, Bhubaneswar. He has done MBA and is currently pursuing a doctoral degree in Marketing from KIIT School of Management, Bhubaneswar.**

**Dr. Biswajit Das is a tenured Professor in Marketing at KIIT School of Management, Bhubaneswar, having more than 27 years of experience in academia, industry, and government. Prof. Das has been instrumental in the institution building process of KSOM since its inception.**