

# A Study of Internet Users' Perception towards E-shopping

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## Abstract

The growth of Internet usage has provided the new way of marketing and distribution of the goods and services. Internet has save the time and become a convenience medium for the users because with few clicks the users can purchase the product of their choice. Therefore, a need has created to understand how the internet users perceive online shopping. The purpose of this study is to examine the factors that influence the Internet users' perception towards e-shopping. Mainly, the primary data were collected for the study. The findings of the study are useful for developing strategies related to the products or services generally used by internet users. The study is also helpful for researchers who further want to investigate the impact of different independent variables on e-shopping.

## Keywords:

Internet, E-shopping, E-commerce.

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## Introduction

Today Internet is not only a networking media, but also a means of transaction for customers at global market. Internet change the way customers shop and buy goods and services. Customer is no longer bound to opening times or specific location to purchase the products or services. This force the businesses to shift from real time market to digital market to sell the goods or services to the consumers. An online shop, e-shop, e-store, internet shop, web shop, web store, online store, or virtual store evokes the physical analogy of buying products or services at a bricks-and-mortar retailer or in a shopping centre. Selling online gives businesses a much wider reach to potential customers. Online shopping developed grabbing a better market share and reaching to the customer faster.

Internet usage has grown rapidly and it has become a means for delivering and trading information, services and goods (Albarq, 2006). Online shopping has been emerged quite recently as a medium for transactions between consumers and firms. The e-commerce promotes open communications and provides a virtual interactive environment where the suppliers and customers can exchange information and products (Gunasekaran and Nagai, 2005). Magee (2003) said that the growth of e-shopper is greater than the growth in Internet users, it indicating that more Internet users are becoming comfortable to shop online. Online shopping has become the third most popular Internet activity, immediately following e-mail using/instant messaging and web browsing.

According to Wang and Emuian (2004) online shopping can be defined as

buying stuff through the internet. The items that you have purchased online will be sent to your door step. Online shopping is the process whereby consumers directly buy goods or services from a seller in real-time, without an intermediary service, over the Internet. It is also known as electronic commerce (Wikipedia, 2010). Turban et al. (2002) describes the e-commerce as an emerging concept used for the buying, selling, or exchanging products, services and information via the Internet. Ecommerce, the online shopping system has brought down political and physical barriers giving everyone in the world an equal playing ground for their market, everyone can put their products on sale through the e-store which is a virtual store which is a website dedicated to selling of product.

### Literature Review

The internet has developed as a new media for online transactions. According to Vesterby and Chabert (2001) Internet make is easier for companies to provide the information about their products or services to their existing and potential customers. The Internet and e-commerce has brought a new way of marketing and selling many products. It helps the companies to show the product pictures, price comparison and users' reviews to customers. With such offerings customers can shop easily and smartly without even going to the stores. All they have to do are just browse for the product they want on the website and with a few mouse clicks they complete online shopping process. Such simplicity is what makes online shopping appealing for Internet users. The main benefits of selling online are the significantly lower cost per transaction and around the clock availability of the online shop.

Chau et al. (2000) examined the effects of presentation mode, search engines, and navigation structure of product items on the adoption of internet shopping. Smith and Rupp (2003) also state that the consumers have never had access to so many suppliers and product/service opinions. Therefore, the Internet has developed to a highly competitive market, where the competition over consumer is fierce. According to Hollensen (2004), whether it is the traditional market or the online market, the marketer must understand the customer and how he/she makes his/her decisions and purchasing choices.

Many people prefer to shop online because they can shop for their desired items without having to leave the comfort of their homes. Kim and Park (1991) stated that the consumers found the Internet to be easily accessible and spend more time online for information search. Consumers' attitude toward internet shopping first depends on the direct effects of relevant online shopping features (Davis, 1993). Li and Zhang (2002) found that consumers' attitudes toward online shopping have gained a great deal of attention. It is believed that consumer's attitudes will affect intention to shop online and eventually whether an online transaction is made. Consumers shop on the internet because they can compare the perceived benefits of products and shopping channels. The main motivation to shop online is that it is more convenient than to shop in-store.

Kotler and Armstrong (2000) pointed out that a person's buying choices are further influenced by four key psychological factors: motivation, perception, learning, belief, and attitude. Different customers have different personalities, which may influence their perception towards their online shopping behaviors (Wolfenbarger and Gilly, 2001). Online shopping features can be either

customers' perceptions of functional and utilitarian dimensions, like "ease of use" and "usefulness", or their perceptions of emotional and hedonic dimensions like "enjoyment" (Menon and Kahn, 2002; Childers et al., 2001; Mathwick et al., 2001). According to Lee and Colleagues (2001), two main categories of perceived risk emerge in the process of online shopping. The first is the perceived risk associated with product/service and includes functional loss, financial loss, time loss, opportunity loss, and product risk. The second is the perceived risk associated with context of online transactions, and includes risk of privacy, security and no repudiation.

Monsuwe et al. (2004) uses the constructs of TAM as a basis, extended by exogenous factors and applies it to the online shopping context. They found that attitude toward online shopping and intention to shop online are not only affected by ease of use, usefulness, and enjoyment, but also by exogenous factors like consumer traits, situational factors, product characteristics, previous online shopping experiences, and trust in online shopping. Sherrill and Chen (2005) identified that website security/privacy, website design, website reliability/fulfillment and website customer service are the four dominant factors which influence consumer perceptions of their online purchasing experiences. The review of above studies indicated that there are many factors which influence online purchasers' behavior. To attract the Internet users, it essential to understand how the consumer perceives online purchases and what is their perception towards the product and service offered online by the marketers. This has created a need to focus on the Internet users' perception towards e-shopping.

### Objective

An increased understanding of online customers' perception can benefit the companies in their efforts to market and sell products online. Identification of factors which affect customer perception towards online shopping had been studied in past by many researchers. But not much research had been carried out in India. Specifically in central India in the city like Indore this research is much awaited. Therefore the objective of this study is "To explore the factors affecting Internet users' perception towards e-shopping in Indore city".

### Method

**The Study:** The present study is an exploratory research by means of primary data analysis in which an attempt has been made to identify the responses of Internet users towards Internet shopping with the help of self-administered scale.

**The Sample:** The sample of the study constituted of 100 respondents located at Indore city of Madhya Pradesh, India. In the absence of sampling frame of Internet users, the sample was drawn with non-probability judgmental sampling techniques. Only those Internet users were selected as samples that were frequently browsing the Internet.

**The Tools for Data Collection:** Primary data of this study were collected through self-administered scale. On basis of reviewing the relevant literature on the topic [Gupta et al. (2007), Turban et al. (2002), Wang and Emurian (2005), etc.], 23 statements were finalized for the scale.

**The Tools for Data Analysis:** Firstly, item total correlation was calculated at five percent level of significance. One item (item no. 19) having the insignificant value of coefficient of correlation (less than 0.2) was dropped (Annexure 1). The reliability of remaining twenty two statements were found 0.85 using Cronbach's Alpha method (Annexure 2). These 22 highly reliable statements then checked for suitability of factor analysis using KMO and Bartlett's Test, which were found suitable (Annexure 3). Finally Principal Component method of factor analysis was applied on 22

significant statements. The communalities of each selected item for factor analysis were found more than 0.50 (Annexure 4). Software package SPSS 21.0 was used to analyze the data.

### Results and Discussion

As a result of Factor Analysis seven factors has emerged. The details about these factors along with percent of variance, statements, and loads are shown in Table 1.

**Table 1: Factors Analysis**

Factor Name	% of Variance	Items	Item load	Factor Load
Relevant Information	25.276	I purchase from those sites on which delivery time is clearly mentioned	.793	4.920
		I make online shopping only when desired information is available on the website.	.735	
		I make online shopping when the site assures me security.	.710	
		I make online shopping only when the features of product are well described on the website.	.707	
		I make purchase when product price is listed on the website.	.695	
		I purchase from those sites which are regularly updated.	.573	
Trustworthiness	10.308	I make online shopping when site assures me that my financial information would be kept confidential.	.689	2.953
		I make online shopping when I am confident that my PC would be secured i.e. any virus will not be transmitted.	.678	
		Replacement of the goods is an important consideration while shopping online.	.619	
		The enquiry section can be used to seek information about the seller and the product.	.524	
		I make online shopping through those sites on which navigation is easy.	.443	
Prior Experience	7.985	I make purchase through those site only which I have experienced earlier.	.657	1.951
		I purchase online when I know about the seller.	.647	
Instant Review	6.541	The picture given by seller about the product provides valuable information	.779	2.472
		I have anxiety over sharing personal information on the websites	.679	
		I make online shopping through those sites on which people have left comment about the product or the seller in the comment section.	.507	
Product Delivery	5.271	I believe that the quality of goods can be ensured at the time of delivery.	.777	1.534
		I believe that goods will reach on time if I order on the site.	.757	
Transparency	5.122	I make online shopping through those sites which have enquiry section.	.751	1.921
		I make online shopping through those sites in which interactions with other users are possible.	.661	
		I make online shopping when all the terms and conditions regarding payment are clearly mentioned on the site.	.509	
Image of Seller	4.874	I make online shopping when seller has a good reputation.	.861	0.861
<b>Total</b>	<b>65.377</b>	<b>Source:</b> Annexure 5 for '% of Variance' & Annexure 6 for 'Item Load'		

Factor first titled Relevant Information emerged out with maximum 25.276 percentage of variance and its factor load was 4.92. It comprised of six statements - Delivery time is clearly mentions (with a load of 0.793), Desire information is available (with a load of 0.735), Site assure security (with a load 0.710), Product features are well described (with a load of 0.707), Product prizes are listed on site (with a load 0.695), and Site regularly updated (with a load 0.573). Desired information at right time makes the desired impact. Well described, clear and updated information on the e-shopping websites motivates Internet users to shop online. Customers will give preference to those websites

where price, delivery schedule, etc. are clearly mentioned and transaction information must be secured. According to the Boston consulting (2000) information security includes information as well as elements that facilitate its use including system, technologies and process. Ranganathan and Ganapathy (2002) found that, though many dimensions have an impact on the purchase intention but security and privacy of information were found to have greater impact on the purchase intent of online buyers. The higher the purchase risk, the greater the search for information becomes (Smith and Bristor, 1994). Therefore providing relevant information at one side and securing

transaction information at other will reduce the purchase risk and ensure customers' focus to the particular e-shopping website only.

The second factor 'Trustworthiness' was emerged out with a factor load of 2.953 and percentage of variance of 10.38. It comprised of five items - Financial information kept confidential (with a load of 0.689), PC would be secured (with a load of 0.678), Replacement of the goods (with a load of 0.619), Enquiry section (with a load of 0.524) and Easy navigation (with a load of 0.443). Online shopping if provides security of financial data and easy navigation to the consumer then it will be resulted into a positive effect on consumer trust and the intention to buy online. Internet users also prefer to purchase through those sites which offer them easy enquiry related to product, company or competitors and also give replacement facility of the goods if it is not as per the display. Dubelaar and Lee (2001) proposed that trust was an important factor for enhancing the perception of customer towards the internet shopping. Trust has been widely investigated in the study of consumer online purchase intention (e.g. Jarvenpaa et al., 2000; Pavlou, 2001; Ruyter et al., 2001). Ernst and Young (2000) reported that Internet users purchased online because of 'good product selection' and 'ease of use'. Loshe and Spiller (1998) urged web designers to carefully design their online shop layout in order to facilitate navigation. Know and Lee (2003) explored consumers' concerns about payment security and its relationship to online shopping. Consumers cannot physically check the quality of a product or monitor the safety and security of sending sensitive personal and financial information while shopping on the Internet (Lee and Turban, 2001). Thus, it is essential for marketer to build the consumers trust towards the online shopping to increase their purchase intentions.

The factor third named Prior Experience is emerged out with a factor load of 1.951 and percentage of variance of 7.985. It is comprised of two items that is experienced earlier (with a load of .657) and know about the seller (with a load of .647). It is important to convince buyers that e-retailers are reliable. To reduce a consumer's perception risk towards the online shopping the 'prior experience' and 'knowledge about seller' are identify as essential parameters. Consumers' online shopping experiences and fulfillment of quality expectations are deemed as the major components to successful online transactions. It is demonstrated that prior online shopping experiences have a direct impact on Internet shopping intentions (Eastlick and Lotz, 1999; Weber and Roehl, 1999). Smith and Rupp (2003) identified that prior experiences are highly relevant for the online consumer, which is highly connected with their purchase decision. Riel et al. (2003) suggested that online service providers must deliver the promised services accurately and within the promised time frame. Therefore Prior Experience has an important effect on the relationship between consumers' knowledge toward Internet shopping and earlier experience with online shopping.

The fourth factor titled Instant Review is comprised of three items - valuable information (with a load of 0.779), anxiety (with a load of 0.679) and the comment section (with a load of 0.507). This factor had total load of 2.47 and explained 6.541 percentage of variance (see Table1). Consumer prefers to purchase from those websites where information and product comments can easily be review instantly. Ho and Wu (1999) found that information characteristics and product characteristics are also predictive factors to

satisfaction. Kim and Park (1991) found that Internet users would spend more time on the online search for information in comparison to the actual time spend for online shopping. Valuable information and instant reviews on product, company or competitors help to avoid anxiety among the users. Thus they intended to shop online.

Factor five titled Product Delivery is consisted of two items namely - quality of goods can be ensured at the time of delivery (with a load of 0.777) and goods will reach on time (with a load 0.757). This factor emerged out with total load of 1.534 and percentage of variance of 5.271 (see Table1). Consumers can save time by shopping on internet and also avoid crowded shopping malls. Internet companies should assure the product delivery be on time so that customer can not hesitate to shop on internet in future. Voss (2000) had identified that a fast response was an essential element of online shopping. Karayanni (2003) observed that online shoppers tend to value the online shopping due to avoidance of queues, availability of shopping on a 24-hour basis and time efficiency. Lin and Lu (2000) suggested that response time is the most important factor in the development of the user's beliefs towards online shopping.

Factor six named Transparency is emerged out with factor load of 1.921 and with 5.122 percentage of variance (see Table 1). It comprised of three items namely - online enquiry section (with a load of 0.751), interaction with other users is possible (with a load of 0.661), and the clear terms and conditions (with the load of 0.509). In e-shopping the companies should be transparent in their terms and conditions so that customers get clear cut ideas about the product usage, prices, etc. Internet is a good mean of interacting with users of product. Therefore, handling customers inquires via e-mail, chatting, video conferencing, etc. is a need of an hour. Zeithaml et al. (2002) emphasized that companies should focus on e-services quality including all cues and encounters that occurred before, during, and after the transactions. Customers expect online stores to respond to their inquiries promptly (Liao and Cheung, 2002; Jay, 2004).

Factor seven titled Image of Seller was constituted an item seller reputation (with factor load of 0.861). This factor emerged out with 4.874 percentage of variance (see Table 1). In e-shopping the reputation of seller play a significant role as customer doesn't see any physical evidence of the seller's establishments. According to Gefen (2002) the specific beliefs of integrity, ability, and benevolence were seen as antecedent to overall trust. In the case of e-commerce, integrity was the belief about the skills and competence of the online merchant to provide good products and service. Jarvenpaa et al. (2000) investigate how consumers perceived store reputation, and how it influences their willingness to buy at the specific site. Yoo et al. (2002) mentioned that service providers image play a very important role while shopping online.

## Conclusions

Internet is changing the way consumers shop and buy goods and services. Most of the people use the internet not only to buy the product but also to compare prices and features of product. It is essential for the e-companies to understand the internet users' perception towards the online shopping. Today many organizations provide online services for the shopping purpose. This study is helpful for the marketers to know the factors which

influence the users' perception towards the online shopping. The results of the study also help the company to understand customer perception towards the online services provided before, during and after the purchase of product/service. Findings of this research in terms of internet users' perceptions could help firms to understand the internet users' needs and consequently, relate the marketing policies/strategies/program to be applied. Study is of relevance to both e-marketers and e-tailors, since it enables them to assess the features that specifically attract consumers to shop on the Internet. This paper provides a framework that also helps researchers understand the drivers of consumers' perception and their intention to shop on the Internet. Researchers can conduct similar studies in different geographical areas to validate the findings of this study.

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**Annexure 1: Item-Total Correlation Statistics**

Item No.	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Q1	83.0200	108.323	.525	.834
Q2	82.6700	108.648	.566	.833
Q3	82.6200	110.844	.451	.837
Q4	82.6100	107.170	.564	.832
Q5	82.3900	112.826	.367	.840
Q6	82.4000	109.051	.489	.836
Q7	83.0100	106.697	.540	.833
Q8	82.8200	110.452	.371	.841
Q9	82.7500	113.563	.293	.843
Q10	82.4600	108.029	.523	.834
Q11	82.6000	111.152	.439	.838
Q12	82.7500	110.432	.490	.836
Q13	82.5500	114.614	.279	.843
Q14	82.5000	113.141	.314	.842
Q15	82.5800	112.610	.376	.840
Q16	82.6500	108.371	.496	.835
Q17	82.4800	114.737	.254	.844
Q18	82.6400	112.536	.318	.843
<b>Q19</b>	<b>82.7400</b>	<b>115.265</b>	<b>.160</b>	<b>.850</b>
Q20	82.5900	110.669	.472	.837
Q21	82.4900	113.990	.290	.843
Q22	82.3600	112.960	.351	.841
Q23	82.4600	112.615	.347	.841

**Annexure 2: Reliability Statistics**

Cronbach's Alpha	N of Items
<b>0.850</b>	<b>22</b>

**Annexure 3: KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.706
Bartlett's Test of Sphericity	Approx. Chi-Square	760.331
	Df	231
	Sig.	.000

**Annexure 4: Communalities for Factor Analysis**

	Initial	Extraction
Q1	1.000	.725
Q2	1.000	.694
Q3	1.000	.507
Q4	1.000	.750
Q5	1.000	.648
Q6	1.000	.659
Q7	1.000	.621
Q8	1.000	.674
Q9	1.000	.652
Q10	1.000	.685
Q11	1.000	.550
Q12	1.000	.665
Q13	1.000	.639
Q14	1.000	.694
Q15	1.000	.655
Q16	1.000	.531
Q17	1.000	.793
Q18	1.000	.735
Q20	1.000	.698
Q21	1.000	.488
Q22	1.000	.672
Q23	1.000	.648

Extraction Method: Principal Component Analysis.

**Annexure 5: Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.561	25.276	25.276	5.561	25.276	25.276	3.538	16.081	16.081
2	2.268	10.308	35.584	2.268	10.308	35.584	2.193	9.967	26.048
3	1.757	7.985	43.568	1.757	7.985	43.568	2.174	9.880	35.928
4	1.439	6.541	50.109	1.439	6.541	50.109	1.824	8.291	44.218
5	1.160	5.271	55.380	1.160	5.271	55.380	1.775	8.069	52.287
6	1.127	5.122	60.502	1.127	5.122	60.502	1.681	7.642	59.929
7	1.072	4.874	65.376	1.072	4.874	65.376	1.198	5.448	65.376
8	.901	4.094	69.470						
9	.869	3.949	73.419						
10	.842	3.829	77.248						
11	.726	3.300	80.548						
12	.661	3.002	83.551						
13	.600	2.729	86.280						
14	.564	2.563	88.842						
15	.460	2.090	90.932						
16	.412	1.871	92.803						
17	.384	1.744	94.547						
18	.354	1.607	96.154						
19	.271	1.232	97.386						
20	.213	0.967	98.353						
21	.190	0.865	99.218						
22	.172	0.782	100.000						

Extraction Method: Principal Component Analysis.

**Annexure 6: Rotated Component Matrix<sup>a</sup>**

	Component						
	1	2	3	4	5	6	7
Q4	.793	.022	-.029	.102	.304	.126	.039
Q2	.736	.205	.010	-.030	.211	.183	.174
Q6	.714	.086	.224	-.026	-.089	.286	-.017
Q5	.698	.237	-.023	.206	-.201	-.146	-.017
Q1	.693	-.008	.484	-.033	.091	-.023	.021
Q3	.571	.032	.389	.137	-.051	.039	-.076
Q22	.273	.704	.227	-.199	-.102	-.015	-.019
Q21	-.007	.672	.105	.021	.104	-.078	.090
Q23	.313	.618	-.332	.022	.107	.211	.029
Q20	-.072	.520	.074	.295	.361	.181	.408
Q12	.096	.443	.181	.319	.316	.275	-.386
Q11	.138	.300	.652	.086	-.003	.075	.057
Q7	.318	.008	.647	.151	.238	.139	.051
Q14	.162	-.092	-.039	.782	.168	.043	.125
Q18	-.054	-.023	.513	.680	-.040	.022	.068
Q16	.112	.398	.178	.505	.175	.199	-.048
Q9	.111	.105	-.082	.090	.776	-.076	.074
Q8	.006	.074	.217	.108	.759	.175	-.056
Q15	.114	.057	.254	-.023	.002	.751	.097
Q13	.080	.015	-.224	.355	.136	.656	-.086
Q10	.415	.021	.455	-.047	.042	.514	.195
Q17	.097	.105	.105	.113	.023	.070	.862

1. Extraction Method: Principal Component Analysis.
2. Rotation Method: Varimax with Kaiser Normalization.
3. a. Rotation converged in 10 iterations.