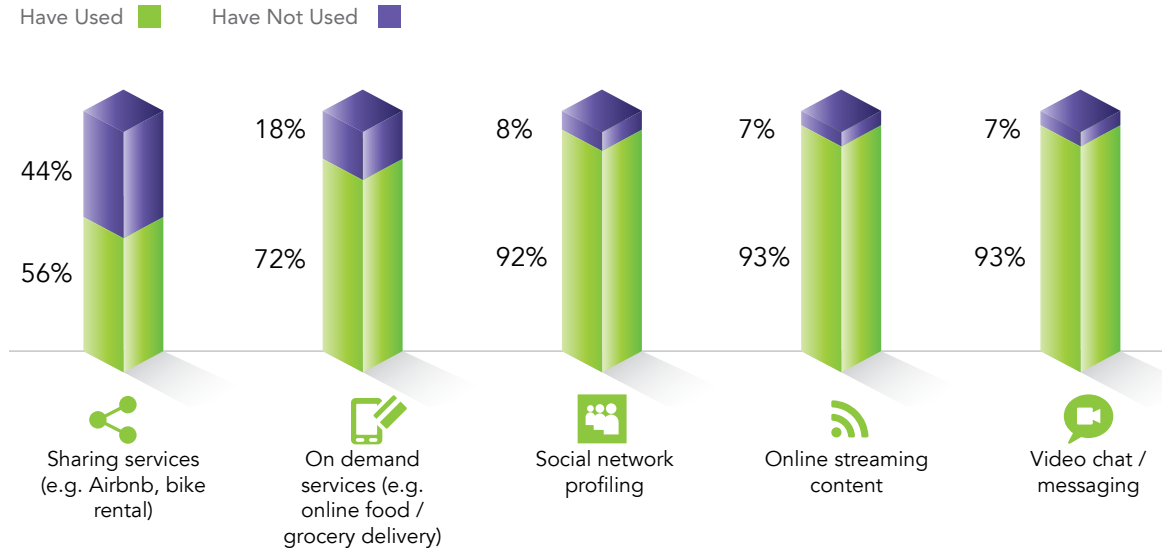


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Figure 5: Usage of online services, at least once in past 3 months



The shift from 'bricks' to 'clicks' has also carved the way towards consumer retailing. Four out of five consumers (85%) claim to have used e-commerce to make a purchase in the past six months, with strong advocacy being driven by convenience and competitive pricing. Nearly two-thirds (58%) are purchasing from online travel websites, as operators offer money-saving deals not just for one vertical but also a combination of travel verticals providing consumers an 'all-inclusive' discounted option. Fundamentally, this is reflective of the comfort levels consumers have towards adopting e-commerce, travel sites and m-commerce as trusted and safe mediums for facilitating monetary transactions (see Figure 6).

Figure 6: Usage of channel types to make personal purchases, at least once in past 6 months

