

TO STUDY THE IMPACT OF WEBSITE FACTORS ON CONSUMER ONLINE BUYING BEHAVIOR IN INDIA

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Abstract

Internet has proved to be an excellent medium for e-marketers to reach to a wider spectrum of audience efficiently. It has caused a phenomenal amount of change in the consumers' decision making process. In contrast to the increasing volume of internet, e-tailing is still in the nascent stages in India. This study investigates the online buying behavior of Indian customers. It also identifies whether four categories of online buyers viz. Trial buyers, Occasional Buyers, Frequent Buyers and Regular Buyers perceive various website factors differently. The research is based on Wolfenbarger and Gilly's (2003) study which recognizes four factors – website design, fulfillment/reliability, privacy/security and customer service as strong determinants of customers' online buying behavior. Results indicate that online shoppers perceive different factors affecting online purchase activity differently. By carefully understanding consumer requirements, internet marketers can tailor their business models to assuage the customer anxiety with respect to online retailing.

Keywords: internet retailing, consumer buying behavior, online buyers

Introduction

Internet Retailing or e-retailing or e-tailing involves retailing using a variety of different technologies or media to carry out a purchase activity. E-retailing can be accomplished either by combining new technologies with elements of traditional stores and direct mail models or using new technologies to replace elements of store or direct mail retail.

Internet Retailing is one of the most innovative and challenging contributions to the retail industry. It offers consumers an additional channel for information, service and purchasing along with additional benefits of choice, convenience and cost savings. Past two decades have witnessed a remarkable growth in global online retailing by gaining a significant share in overall retail sales.

Internet Retailing in India

Organized retailers have begun investing in various compositions to capture market, be it in the form of discounted stores, supermarkets, hypermarkets etc. Results of strenuous marketing research studies, retailers such as Pantaloons, RPGs and Tatas have adopted different business models to capture consumers' buying behavior. A large working and earning Indian population has attracted global retailers. Improved retail activities including logistics, warehousing, merchandising, etc have given a new meaning to Indian retailing. PriceWaterHouse Cooper's N.V Sivakumar says "India is a fragmented country and an absence of strong infrastructure and logistics system makes it all the more challenging to reach to consumers". Reliance and Future Group have already invested Rs. 6000 crores and Rs. 400-500 crores respectively for setting up better logistics patterns in their working cultures. Supply Chain Management is another area which requires remodeling. Studies reveal that 40% of wastage levels of perishables in Indian food and grocery segment are on account of inadequate supply chain management.

Adoption of few laid down operational metrics devised by analysts could greatly help to bridge gaps between Indian and foreign retailing. Efficiency measurement in the form of inventory turn ratio, stock availability, adoption of value added procurement, transportation and storage procedures, and finally technology would drastically alter the retail scenario in India.

Technology penetration in India has triggered the pace of e-commerce's inception in the retail sector. Better internet facilities and hassle free online transactions have given a new dimension to e-retailing. Sify's president V. V Kannan is very optimistic about the trend of online shopping in India on account of better payment options available, more organized supply-chain systems, customer care and internet availability at a cheaper cost. Improvements in telecommunication and increased internet speed and bandwidth has been the prime cause of internet penetration in not only in urban but also in rural India. Sandra Hanchard, senior analyst, Hitwise, believes that there lies an immense opportunity for e-retailers in Asia Pacific. Studies reveal that internet penetration rate in India is 17% in contrast to 75% in North America and 50% in Europe.

Leading Indian retailers like Pantaloons, Shoppers' Stop and Globus are looking at e-retailing portals to reach small towns where they are yet to open retail outlets. Euromonitor report predicts a contribution of 46% by e-retailing to non-store retailing by the end of 2010. Although statistics indicate a heavy internet usage by 1 out of every 3rd person from the urban Indian population, researchers believe that in order to further intensify internet penetration, users should be convinced to use internet beyond their working hours. The idea is to convert *net users to net customers*.

A variety of payment options are available nowadays which has made online – retail scenario more optimistic. Customers have a diversified choice of making payments be it in the form of internet banking, credit cards, cash on delivery, demand drafts etc. Besides, many companies have entered into strategic alliances to jointly promote their products online with convenient payment procedures. For example, Yahoo India and Rediff.com allow customers to purchase products of leading international brands through their portals. They have also promoted "cash on delivery" payment system through tie ups with leading Indian banks. Credit cards, although being the most preferred choice for payments, are rarely used to shop online by Indians. Security concerns and fear of being misused are the additional factors which are holding back conscientious customers.

Theoretical Background

Internet retailing has emerged as an attractive alternative to traditional brick and mortar stores offering a number of advantages such as high speed of transaction, more number of selections and prices, convenience, time and space neutrality, fun and enjoyment. Various studies have highlighted that the level of trust and customer service towards online retailing is low amongst Indian population.

‘Cyber-enhanced retailing’, combines the advantages of e-commerce and traditional physical retailing (Otto and Chung, 2000). A number of potential e-commerce based services could be adopted by traditional retailers to boost their profits. Convenience in product search and buying, better tracking of expenses and scope of informed buying are few of the main advantages of e-commerce (Rao, 2000). Through internet channel, companies are able to create new customer value by offering a variety of complementary services and products. Furthermore, companies can improve trust amongst their customers by ensuring adequate security for the electronic transactions. For example, digital certificates could safety to customers while making purchases. Other features including free email and web services with membership logon, 24*7 ordering of information for scheduled pickup or delivery, status of order information, parts ordering, physical sample dispensers for special order items, instant coupons, lifestyle suggestions, specials of the day, store hours, phone numbers, frequent shopper points email addresses etc. can be incorporated to boost ecommerce performance.

With reference to website quality, Tan et al. (2009) found that navigation and content are the most sought after factors while designing a web-site. Other important factors include categorization of information, color usage, layout / space usage, graphics usage, establishing website’s identity and presentation of information. Bourlakis et al. (2008), on the other hand have identified that consumer trust and behavior are directly related to online retailing. E-retailers should incorporate various “trust-building” programs in their strategies to cater to the trust element in internet retailing. Consumer bodies and customer relationship management programs could prove to be very appropriate for future non-store retailing. Schiffman et al. (2003) have examined the association between consumers’ personal values and their attitudes, preferences and activities associated with internet use. Understanding the ways to target and communicate effectively with more selective segments or audiences should be of utmost importance for e-marketers. Advertising and other forms of marketing communication can imbibe some amount of personal values that appear to be linked to specific internet usage or activities.

Osterwalder and Pigneur (2002) believe that it’s imperative for companies to understand, communicate and share, change, measure, simulate and learn more about the different aspects of e-business in their firm. Customer relationship can therefore be redefined by the firms by incorporating information strategy. Trust and Loyalty constitutes a very important factor in enhancing customer relationship especially in virtual world. Sawney (2008) has identified various performance indicators critical to success of online retailing. Some of them include ease of navigation, quick loading times, accurate product/service delivery system, Clear transaction policies, online interactivity between buyer and seller, transaction safety, and transaction privacy. Madlberger (2006) identified various exogenous and endogenous factors responsible for buying behavior of online shopping in a multi-channel environment. The exogenous (independent of the retailer) factors influencing online shopping behavior primarily include perceived convenience, perceived security and consumer’s attitude towards catalog shopping. On the other hand, attitude towards online shopping is the only endogenous factor

influencing online shopping behavior. Gender and other socio-demographic factors can moderate the relation between exogenous and endogenous variables. The study suggests deployment of different marketing activities to target males and females.

Teo (2001) has examined the effect of demographics and motivational variables associated with Internet usage activities. Males are more prone to engage in messaging and downloading activities than females. Also, younger generation is more motivated to engage in messaging and downloading activities compared to the older generation. Education seems to have negligible impact on internet usage primarily on account of its ubiquitous nature. Looking at the motivational variables, the findings suggest that perceived usefulness is significantly associated with the four broad activities viz. messaging, browsing, downloading and purchasing while perceived ease of use and perceived enjoyment are associated with messaging, browsing, and downloading activities. Bramall et al. (2004) have acknowledged trust as having a key role in determining the likelihood of purchasing online. E-commerce medium in mass consumer markets is unlikely to reach its full potential without building and maintaining trust between consumers and e-retailers

So et al. (2005) investigated the influences of promotional offers and product categories on online shopping intentions. Results indicate a direct influence of web-search behavior and web-shopping adoption decisions on web-shopping intentions. Promotional offers enhance web shopping intentions. Internet retailers can make use of this marketing tool to boost their sales volume. Gehrt and Yan (2004) investigated the influence of situational as well as consumer and retail factors on preference for online, catalog and store formats. The study highlights that situational factors have significant influence on online and catalog format selection and perception of attributes that are critical to that selection. Website reliability has a major influence on online buying behavior followed by website customer service (Shergill et. al., 2005). Other factors such as website design, ambience and functionality also contribute to the satisfactions and dissatisfactions associated with online shopping.

Although both traditional and online consumers share uncontrollable factors including external and personal ones, the tools used by them in order to influence the buying behavior are different (Constantinidines, 2004). The author suggests that the online consumer's decision making process is influenced by their web experience components including functionality factors (usability and interactivity), psychological factors (trust), and content factors (aesthetics and marketing mix). Internet retailers should therefore emphasize on these factors in order to deliver an attractive online presence. Vrechopolous et al. (2000) found that the most highly valued characteristics on a website include quality and the amount information provided for products/ services. Discount/ promotions, product range, delivery quality and 24 * 7 accessibility are the significant purchase motivators. The study suggests the need for internet retailers to adapt their virtual environments as per consumer requirements. It also advises to provide alternate payment options and more discounts and promotions to tap greater number of customers. Bhatnagar and Ghose (2004) found out that consumers are more influenced barriers to internet shopping than by benefits. While privacy and trust constitute chief obstacles to online buying, convenience, more product choices and 24*7 internet availability are its main benefits.

In Indian context, Prasad and Aryasri (2009) have explored the determinants of shopping behavior such as convenience, customer service, trust, web store environment and web shopping enjoyment and examine the effect of these factors towards online buying behavior. Kiran et al. (2008) have not only identified the factors affecting online buying behavior in

India, they have also explored how online advertisements influence consumers to buy online. The authors have identified product information and reliability as the key contributing factor to internet retailing adoption. Yet another contributing factor is audience attitude towards e-shopping. Various constituent variables include responsiveness of websites for the information, positive outcome of the websites and the influencing power of advertisements. Influence of internet advertisements on e-shopping has emerged as another important determinant of online buying behavior. Elements constituting this factor include impact on sales and creation of trivial/ imaginary difference. Finally, future of e-shopping has emerged as the last factor with major elements including appeal of advertisements and impact of internet advertisements.

Consumer Typology

A number of prior researches have formulated consumer typology on the basis of demographic characteristics, experience as user and online shopping behavior. Keng et al. (2003) has categorized e-shoppers into 6 categories namely On-off Shoppers, Comparison Shoppers, Traditional Shoppers, Dual Shoppers, E-laggards and Information Surfers. The author also highlights that internet shoppers mostly belong to the younger generation and ease of navigation and access are the most important factors determining online shopping intentions.

Modahl (2000) on the other hand has characterized e-shoppers, on the basis of attitude, motivation and economic ability, into 9 segments including Fast Forwarders, New age Nurtures, Mouse Potatoes, Techno-strivers, Digital Hopefuls, Gadget Grabbers, Handshakers, Traditionalists and Media Junkies. Further, on the basis of attitude towards technology, consumers are divided into Optimists and Pessimists. Swimyard and Smith (2003) examined the lifestyle characteristics of online shoppers and categorized them as Shopping Lovers, Adventurous Explorers, Suspicious Learners and Business Users. For the purpose of this study, online buyers have been classified as trial buyers, occasional buyers, frequent buyers and regular buyers. For the purpose of this research, the frequency of buyers has been chosen as:

- **Trial Buyers** <2 hours per week
- **Occasional Buyers** 2 – 7 hrs per week
- **Frequent Buyers** 8 – 15 hrs per week
- **Regular Buyers** > 15 hrs per week

Research Gaps And Research Issues

Within the confines of this literature review, the prior studies on e-commerce, the Internet retailing in India and the success factors of e-retailing have been reviewed in the above section. In contrast to the increasing volume of internet usage in India, e-tailing is still in the nascent stages in the country. Additionally, there are few studies related to B2C ecommerce in Indian subcontinent. Therefore, the current research is designed to fill this research gap by investigating the impact of online consumer buying behavior of internet retailers in India. The objective of the below study is to find out whether different categories of online purchasers (Trial, Occasional, Frequent and Regular) perceive website elements differently.

The hypotheses formulated for the purpose of this research are:

H₀₁: The various online buyers will not perceive website reliability differently.

H₁: The various online buyers will perceive website reliability differently.

H₀₂: The various online buyers will not perceive website design differently.

H₂: The various online buyers will perceive website design differently.

H₀₃: The various online buyers will not perceive customer service differently.

H₃: The various online buyers will perceive customer service differently.

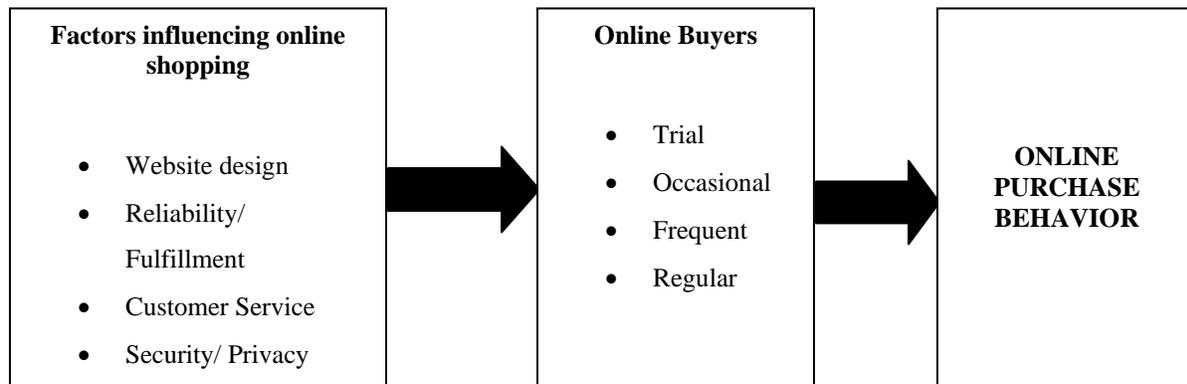
H₀₄: The various online buyers will not perceive security/ trust differently.

H₄: The various online buyers will perceive security/ trust differently.

Research Methodology

This research is an empirical enquiry into the various factors determining online purchase behavior. The research utilizes eTailQ scale developed by Wolfinbarger and Gilly (2003) to measure the consumer online buying behavior. One of the newer models of website quality, the eTailQ instrument exhibits high reliability and validity using repeated tests. The scale uses 14 items to measure the quality of online retail site. Four broad factors: website design, website reliability/fulfillment, customer service and security/ privacy have been identified which contribute largely towards intention to purchase online (Refer fig. 1).

Fig1: Research Framework



The objective of this study is to identify the impact of various website factors on intentions to buy online. On the basis of extensive literature review and incorporating the eTailQ scale, 25 variables were identified to understand the dynamics of customer requirements and expectations from internet purchasing. Further these variables were appropriately categorized under 4 main factors. Table 1 describes the categorization of the chosen variables under 4 factors.

Table 1:
Website factors

Factor Name	Website related variables
Website Reliability	Availability of high speed internet connection
	24*7 internet availability
	Easily accessible and less complicated website
	Easy navigation on website
Website Design	Attractive website
	Products on the website are well defined wrt images and information
	Availability of a wide range or products
	Information related to products and promotions is available at obvious places
	Information related to price comparison amongst similar products is available at obvious places
	Product recommendations are available
	Advertisements on products, services and promotions at right places on the website
Customer Service	Information related to new products available at obvious places
	Provision of onscreen projection of shopping list
	Provision of Help feature to guide easy navigation
	Availability of multi-lingual feature
	Availability of trusted third party (escrow) service to monitor the transaction process
	Wider options (other than credit cards) available for payments
	Hassle-free delivery and pickup of goods
	Timely communication of order placements
	Promptly addressed complaints or recommendations
	Continuous improvement of online systems wrt technological advancements
Continuous improvements of product quality and customer service	
Security/ Privacy	Confidentiality of personalized information
	Satisfactory product quality
	Accurate and secured online transactions

Respondents were asked to indicate the degree to which they felt the items best described them using a 5-point Likert scale (Strongly Agree to Strongly Disagree). Random sampling design was employed and questionnaire was administered using a web survey. A total of 514 responses were obtained out of which 14 were incomplete, hence were removed for the purpose of analysis.

Data Analysis

The given sample comprises of internet users aged 15 and more .The total sample constituted of 34% female and 66% males. A larger percentage of the sample belongs to the age group of 22-29 years (79%). While, the least representative group of respondents is of age group of 40-49 years and above, there is no respondent aged 60 or above. This could be on account of lack of

use and familiarity of computer technology. 37% have household income less than rupees one. Finally 73% are postgraduates and 42% are graduates. Respondents were asked to pick up their recent online purchase. 74% have utilized internet to book tickets. Travel related purchases have totally dominated web shopping in the country. Overall, in the present Indian scenario, e-commerce cannot be regarded as the key driver of internet. People are mostly keen to carry out online transactions not involving product delivery. 55% respondents believe convenience as the reason influencing online purchase. Also, privacy and security related issues are the chief stumbling blocks while making internet purchases.

Cronbach Alpha is deployed to study the reliability of the multi-item scale for each dimension. Measures of reliability were above the recommended minimum standard of 0.60 (Bagozzi and Yi, 1988). Results indicate that the reliability measure for all chosen four factors exceed 0.60 value (refer Table 2).

**Table 2:
Reliability Statistics**

Factor	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Website Reliability	.929	.930	4
Website Design	.877	.875	8
Customer Service	.900	.908	10
Security / Privacy	.837	.837	3

In order to further identify the differences in perceptions of the four factors (Website Design, Website Reliability/ Fulfillment, Customer service and Security/ Privacy) and the four categories of online buyers (Trial Buyers, Occasional Buyers, Frequent Buyers and Regular Buyers), One-Way Anova Test is deployed.

**Table 3:
Anova to test the effect of variables constituting website reliability on online buyers**

		Sum of Squares	df	Mean Square	F	Sig.
Availability of high speed internet connection	Between Groups	7.162	3	2.387	5.031	.002
	Within Groups	235.388	496	.475		
	Total	242.550	499			
24*7 internet availability	Between Groups	6.201	3	2.067	4.489	.004
	Within Groups	228.349	496	.460		

	Total	234.550	499			
Easily accessible and less complicated website	Between Groups	10.693	3	3.564	7.898	.000
	Within Groups	223.857	496	.451		
	Total	234.550	499			
Easy navigation on website	Between Groups	8.502	3	2.834	5.364	.001
	Within Groups	262.048	496	.528		
	Total	270.550	499			

Results indicate a significance level less than 0.05 in all cases (refer Table 3). Therefore we reject the null hypothesis H_{01} and accept the alternate hypothesis H_1 stating “**The various online buyers will perceive website reliability differently.**”

Table 4:
Anova to test the effect of variables constituting website design on online buyers

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Attractive website	Between Groups	14.544	3	4.848	7.176	.000
	Within Groups	334.394	495	.676		
	Total	348.938	498			
Products on the website are well defined wrt images and information	Between Groups	9.070	3	3.023	4.263	.004
	Within Groups	351.026	495	.709		
	Total	360.096	498			
Availability of a wide range or products	Between Groups	18.807	3	6.269	8.415	.000
	Within Groups	368.745	495	.745		
	Total	387.551	498			
Information related to products and promotions is available at obvious places	Between Groups	4.893	3	1.631	2.108	.098
	Within Groups	382.979	495	.774		
	Total	387.872	498			
Information related to price comparison amongst similar products is available at obvious places	Between Groups	3.437	3	1.146	1.780	.150
	Within Groups	318.503	495	.643		
	Total	321.940	498			

Product recommendations are available	Between Groups	1.832	3	.611	.851	.466
	Within Groups	354.986	495	.717		
	Total	356.818	498			
Advertisements on products, services and promotions at right places on the website	Between Groups	10.846	3	3.615	7.393	.000
	Within Groups	242.056	495	.489		
	Total	252.902	498			
Information related to new products available at obvious places	Between Groups	4.371	3	1.457	2.133	.095
	Within Groups	338.110	495	.683		
	Total	342.481	498			

Results indicate a significance level less than 0.05 in all cases except 3 cases (refer Table 4). Therefore we reject the alternate hypothesis H_2 and accept the null hypothesis H_{02} stating **“The various online buyers will perceive website design differently.**

Table 5: Anova to test the effect of variables constituting customer service on online buyers

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Provision of onscreen projection of shopping list	Between Groups	1.892	3	.631	1.054	.368
	Within Groups	295.458	494	.598		
	Total	297.349	497			
Provision of Help feature to guide easy navigation	Between Groups	.642	3	.214	.296	.828
	Within Groups	356.708	494	.722		
	Total	357.349	497			
Availability of multi-lingual feature	Between Groups	1.356	3	.452	.557	.644
	Within Groups	400.943	494	.812		
	Total	402.299	497			
Availability of trusted third party	Between Groups	34.128	3	11.376	11.503	.000
	Within Groups	488.533	494	.989		

(escrow) service to monitor the transaction process	Groups Total	522.661	497			
Wider options (other than credit cards) available for payments	Betwe en Groups Within Groups Total	17.896 434.554 452.450	3 494 497	5.965 .880	6.7 81	.00 0
Hassle-free delivery and pickup of goods	Betwe en Groups Within Groups Total	1.982 375.378 377.359	3 494 497	.661 .760	.86 9	.45 7
Timely communication of order placements	Betwe en Groups Within Groups Total	1.646 400.804 402.450	3 494 497	.549 .811	.67 6	.56 7
Promptly addressed complaints or recommendations	Betwe en Groups Within Groups Total	2.845 359.092 361.938	3 494 497	.948 .727	1.3 05	.27 2
Continuous improvement of online systems wrt technological advancements	Betwe en Groups Within Groups Total	38.696 696.937 735.633	3 494 497	12.89 9 1.411	9.1 43	.00 0
Continuous improvements of product quality and customer service	Betwe en Groups Within Groups Total	5.338 367.283 372.620	3 494 497	1.779 .743	2.3 93	.06 8

Results indicate a significance level less than 0.05 in all cases (refer Table 5). Therefore we reject the null hypothesis H_{03} and accept the alternate hypothesis H_3 stating “**The various online buyers will perceive customer service differently.**”

Table 6:
Anova to test the effect of variables constituting security/ privacy on online buyers
ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Confidentiality of personalized information	Between Groups	14.880	3	4.960	6.487	.000
	Within Groups	377.741	494	.765		
	Total	392.620	497			
Satisfactory product quality	Between Groups	14.679	3	4.893	6.317	.000
	Within Groups	382.680	494	.775		
	Total	397.359	497			
Accurate and secured online transactions	Between Groups	9.231	3	3.077	3.933	.009
	Within Groups	386.522	494	.782		
	Total	395.753	497			

Results indicate a significance level less than 0.05 in all cases (refer Table 6). Therefore we reject the null hypothesis H_{04} and accept the alternate hypothesis H_4 stating “**The various online buyers will perceive security/ trust differently.**”

Summary Of Results

Results reveal that customers are extremely concerned about reliability, customer service and security related concerns while making any online purchase. Website design related parameters are found to have comparatively lesser importance. We can therefore infer **different online buyers perceive that different factors affecting online purchase behavior differently** which suffices the key objective of this research.

Table 7:
Summary of Results

Alternate Hypothesis	Accepted/ Rejected
H_1	Accepted
H_2	Rejected
H_3	Accepted

H ₄	Accepted
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Limitations And Conclusions

Rapid growth of e-commerce has resulted in a transformation in the global retail infrastructure. Internet has emerged as a cost effective means of doing business. Despite being faced with numerous bottlenecks, India has the potential for growth in internet retailing; thanks to rising internet and credit card penetration, higher incomes and more tech-savvy population. It becomes imperative for internet retailers to understand the consumer online buying behavior and assuage the customer anxiety with respect to online purchasing. Concerns related to transaction security, financial and identity theft and product genuineness could be alleviated by taking appropriate measures. For example, offering secured online payments, escrow service, better return policies and exciting discounts could help reducing apprehensions revolving around shopping online. This paper contributes to the overall empirical evidence of online retailing as well as provides a picture of internet retailing in India.

A number of researchers have several indicators be it product quality, shopping experience, service quality, website features, risks involved in online shopping etc as key reasons behind internet shopping activity. Perceived usefulness and perceived ease of use of technology which depends on experience, control, computer playfulness, computer anxiety etc. have played a vital role determining internet buying behavior.

These factors in conjunction with the consumer traits mould the consumer attitude towards purchase. The transition from positive attitude of online shopping towards actual intention to shop online depends upon certain factors like trust, product characteristics and previous online shopping experiences.

Consumers' perceived risks associated with online shopping have a critical effect on their decision making. Consumer risk perceptions and concerns regarding online shopping are mainly related to aspects involving the privacy and security of personal information, the security of online transaction systems and the uncertainty of product quality. In the virtual environment, a consumer cannot physically check the quality of a product before making a purchase, or monitor the safety and security of sending sensitive personal and financial formation; e.g. credit card details through the internet to a party whose behaviors and motives may be hard to predict.

Design characteristics of a website do not exhibit much influence on customers' attitude toward online purchase. These characteristics include providing adequate and easy to comprehend information, ease of completing transaction and personalization features.

Once consumers become lavvy about the Internet, they will insist on doing business with Web companies they trust. It has been examined earlier through a number of researches as to how brand trust is affected by the following web purchase related factors: security, privacy, brand-name, word-of-mouth, online experience and information quality. By carefully investigating these variables in formulating marketing strategies, marketers can cultivate brand loyalty and gain competitive advantage.

Despite meeting the objective of the present research, a few limitations were identified in the course of this study. This study had a narrow demographic representation with respect to age variable. Majority of the respondents were in the age group of 21-29 which may not depict the true representation of the entire online shoppers' population. Moreover, limited variables were

used in the study. By using more variables such as tangibility, advertisements and promotions, brands, payment options etc, an opportunity for future research in this area can be carried out.

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