A Study of Online Buyer Expectation and Satisfaction in Online Shopping in Pune

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ABSTRACT

Consumers are getting choosier online. They have the power of choice and the world of online retailers at their fingertips. If one online store doesn't fulfill their needs, they just go to its competitor. So if your store is loading very slowly or your products are hard to find, a consumers could shop elsewhere. And this also means they can order their products from an online store in another country. The online store accepts an order at the website / apps that involves physical delivery of the products ordered to the customer's doorstep.

Consumer expectation and satisfaction is a term repeatedly used in marketing, it is calculate of how products and services supplied by a company meet consumer expectation. The speed and accuracy of the order execution certainly has a bearing on the credibility of the online store. The online store credibility depends on how the initial orders are handled. The customer who has had a horrible experience with delivery, defect, wrong product, of goods ordered online will not visit the online store ever again.

This paper provided evidence that expectations in online shopping are built the satisfaction in online shopping. Implications and suggestions for further research are also provided in the study.

KEYWORDS: Consumers, *E*-Commerce, online shopping, online store, online buyer, consumer satisfaction.

1. INTRODUCTION

The world of Internet is changing the consumer's expectations as well as satisfaction. Understanding the consumer expectations and satisfaction holds the key to successful online business. Companies have begun to realise that the product as well as marketing policy that work for traditional sales channels not hold good for their E-Commerce business models. Organisations are gradually moving away from focusing on product technology, production efficiency as well as cost reduction strategies and getting to understand their product delivery and services from the E Consumer's perspective. E Consumer's perspectives are forcing the E-Commerce companies to change the value proposition of their business. The Consumer's perception of value is what holds good in the E-Commerce scenario and the Companies have got to re-engineer their business policy as well as functions in line to bring the so called 'Value Innovation'.

If you look at the internet situation, you will notice that the ease of use and reach of the competitors to the prospective consumer's is easier and the e-market is crowded with competitors. How big or small, how old or new these organisations are, doesn't matter to the prospective consumer. What the customer is looking for is largely determined by his domestic position.

All consumers who are using the internet looking to make a purchase are looking to come to an end with the purchase immediately due to be short of of time. The time and speed

as well as handiness of the e business model are what are punctual them to opt for online purchase. The next measure that drives the buyer to buy online is the fact that they are able to speedily check out the rates amongst competition and go for the cheapest deal. At this stage the quality of the product or service is already taken for granted that it is expected to be nothing but the best. The other factor that helps the consumer go for the click perhaps is the familiarity of the brand name. In such a situation, companies have no option but to keep ahead of the game by innovating and using technology and come out with value perception method.

Compared to traditional shopping, the Internet not only facilitates transactions between buyers and sellers from anywhere at any time, but also provides a wide range of product choices and a platform for exchanging ideas for consumers with low costs.

Consumer expectation and satisfaction is a phrase regularly used in promotion, it is calculate of how products and services supplied by a company meet consumer expectation. shopper satisfaction is defined as the figure of consumers, or percentage of total consumers, whose reported experience with a firm, its products, or its services exceeds specified satisfaction goals. In a competitive market place where businesses compete for consumer, consumer satisfaction is seen as a key differentiator and increasingly has become a key element of business strategy. Therefore, it is necessary for businesses to successfully manage consumer satisfaction. To be able do this, firms require reliable and representative measures of satisfaction.

2. RESEARCH AIM AND OBJECTIVES OF STUDY:

The aim of this study is to evaluate the consumer expectations and satisfaction in online shopping in Pune and this will be achieved by the following objectives.

1. To study the consumer expectation and satisfaction towards online shopping providers.

In order to bridge the gap, the objectives of this paper, therefore, are to first investigate factors affecting consumers' expectation and satisfaction towards online shopping in Pune and how it influences their online purchase.

3. LITERATURE REVIEW

3.1. The concept of expectations as well as satisfaction in online shopping

Past research shows that perceived usefulness and perceived ease of use reflect utilitarian aspects of online shopping, while supposed enjoyment reflects hedonic aspects of online shopping (Monsuwe et al., 2004). Based on knowledge acceptance model, (An and Wang, 2007) built a complete conceptual model of online shopping intention, which comprised external variable and intervene variable. The former includes consumer personality, awareness of website characteristics and awareness of online retailer feature, while the latter includes perceived usefulness, perceived ease and credibility. Both external inconsistent and intervene variable have significant outcome on consumer intention of online shopping. These studies are mainly about consumer performance on online shopping(Menon and Kahn, (2002); Childers et al., (2001); Mathwick et al., (2001) concluded that Online shopping features can be either consumers' perceptions of purposeful and utilitarian dimensions, like ease of use and usefulness, or their perceptions of touching and hedonic dimensions like enjoyment by including both utilitarian and hedonic dimensions, aspects from the information systems or technology literature, as well as the consumer performance literature are integrated in our framework. (Burke et al., (2002) In adding to these relevant online shopping features, also exogenous factors are considered that moderate the relationships among the core constructs of the structure.

Online shopping has develop into a increasing trend in the retail world today, mainly in developed nations. Statistics show that the quantity of shoppers purchasing online are growing and the number of their purchases is also growing speedily (Monsuwé et al., 2004). This variation began in the 1990s when e-commerce blew up and drastically transformed the landscape of the retail environment (Chen & Chang, 2003). Consumers are using the internet not just to buy goods and services, but also to look through online shops or to attain knowledge about potential purchases. The atmosphere in online shops is also becoming an significant factor to consider for marketers when looking for behavior to satisfy the consumers (Demangeot & Broderick, 2007). There is evidence to prove that online retailing is probable to be seen as a complement or substitute to offline retailing (Rezaei et al., 2014)

It is significant to note that such shoppers are looking for good quality service standards too. In stipulations of online shopping, the consumer satisfaction will be elevated if, for instance, the company has a user friendly website which makes shopping through it seem like a stimulating experience (Strategic Direction, 2012). Online retail shops often market themselves through low down price. Low price online retail shops are causing a enormous consumer surplus (Dobbs et al., 2013).

Khiabani (2006) states that Sinha (2010) in his study identified that in this type of ecommerce, consumers may use Internet for different purposes like penetrating the product characteristics, over viewing the price charges, choosing the product or service, selecting the way of paying, deciding upon delivery options and at the end sale of product or service is done. according to Tian and Stewart (2007) electronic commerce represents not only the business of goods and services, but also keeping buyers, creating relationships with consumers and other companies and making businesses with them. E-commerce dates for over 40 years, and has two main types: business-to-business (B2B) and business-to-consumer (B2C). Anderson and Srinivasan (2003) predict that perceived risk is related to consumers' fear of losing of some transactions which are done online. However they also relate risk as the chance of losing something while purchasing or consuming the product or service. Perceived value is positively related to consumers' intentions to buy over Internet, and it contributes to e-loyalty by minimizing consumers need or wants to go after some alternative providers.

3.2. Outcomes of expectation and satisfaction in online shopping

Consumers' purchase intention is one of the common behavioral dimensions resulting from their expectation and satisfaction in Online shopping (Boulding, Kalra, Staelin, & Zeithaml, 1993). Previous research on the relationship between consumer trust and purchase intention by McKnight and Chervany (2002) found out that when consumers hold high level of trust they are more willing to depend on the Internet vendor and make online purchases.

4. SCOPE OF THE STUDY:

- (i) The online store can use the study as feedback.
- (ii) Retailers can use the study for updating their stores.
- (iii) The research student may use the paper for the help of his/her thesis.

5. LIMITATION OF THE STUDY:

Carrying the survey was general learning experience for me but I also faced some problems while collecting primary data. These are listed below:

(i) Generally the respondents were busy in their work and were not interested in

responding rightly.

- (ii) Most respondent were not maintaining proper knowledge of various facilities provided by their online store. So they were unable to provide right information.
- (iii) Some of respondent were using the first time of their online store and they were not properly differentiate among their product.
- (iv) Due to human behavior information may be biased.

6. RESEARCH MODEL AND HYPOTHESES

To study the factors, based on the literature review, a theoretical model has been designed: on time delivery & tracking system, return policy, payment integrity and privacy of personal data affecting consumer expectation and satisfaction in Online shopping and purchase intention as a moderator.

Factors Affecting Online Shopping



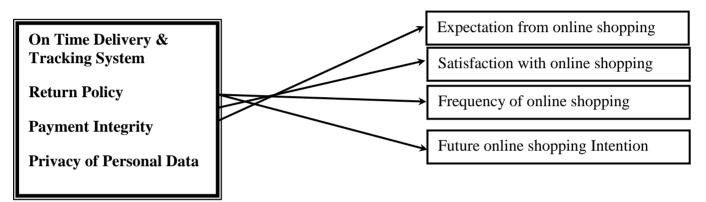


Figure 1 Conceptual Framework

7. STATEMENT OF HYPOTHESES:

Factors impacting consumer expectation and satisfaction in online shopping reputation, consumers tend to favor online shopping with a good expectation and satisfaction in the electronic commerce as they perceive lower risk and uncertainty. Therefore this paper hypothesizes that:

H1: Consumers are generally satisfied with online shopping parameter.

H2: The On Time Delivery & Tracking System is positively related to online shopping parameter.

H3: The Return Policy of Product is positively related to online shopping parameters.H4: The Payment Integrity is positively related to online shopping parameters.

H5: The Privacy of Personal Data is positively related to online shopping parameters.

8. METHODOLOGY

8.1 SAMPLING AND DATA COLLECTION

Sampling Method

Since the study focuses on factors affecting online shopping parameters of consumer in the direction of purchase purpose, the goal population are individuals from Pune who have some knowledge of Online shopping. The study used both qualitative and quantitative researches. The tentative study was done from beginning to end analysis of existing literature that helped in justification and extraction of the important variables and factors. Therefore the object sample should be internet shoppers who have made purchases on the internet at least once. In this research, two sampling methods were adopted. Simple random sampling was used to

collect data in Pune. Several places were chosen to fill in the paper form questionnaires and Provide opinions related to the constructs of the study. This method is preferred because it avoids bias in selecting sample unit and is more efficient for the respondent to come to the interviewer than for the interviewer to go to the respondent. For expressive phase, A Cross sectional survey of respondents was done using a structured questionnaire. Data was collected from primary as well as secondary sources. Primary sources were in depth interviews and questionnaires whereas secondary sources were journals, news papers, national and international publications, internet, personal books and libraries.

In order to assure the reliability as well as representativeness of the result, this method was taken to draw samples from different location in Pune and different age groups for a period of two month. Secondary data was collected from journals.

8.2 SAMPLE SIZE

As the ratio of explanation to independent variable have an effect on whether the result of Multiple Regressions can be generalized, in this research, the sample size of 150 is considered to meet the statistical requirement (n=150). The sample size for questionnaire was 150.

8.3 SAMPLING TECHNIQUE

There is Judgmental and snowball samplings were used. Respondents were selected on the basis of judgmental sampling in initial set. Subsequently supplementary units were obtained on the foundation of information given by initial sample units and then additional referrals were taken from those chosen in the sample. In this way sample was grown-up by adding more and more referral based respondents until it reached the limiting number 150.

Judgmental sampling was based on the following parameters:

- The sample comprised of customer who have knowledge of online shopping.
- The sample comprised customer whose minimum qualification was at least Higher Secondary Education.

8.4. QUESTIONNAIRE DESIGN **Primary question** (*Dependent variable*)

- 01. Online shopping fulfils customer expectation and satisfaction?
- 1. Strongly Disagree 2. Disagree 3. Neutral 4. Agree 5. Strongly Agree

The questionnaire was designed in English and the first part of the questionnaire was for demographic data collection including respondents' age, gender, occupation, educational level. The second part of the questionnaire was measuring factors of forming consumer expectation and satisfaction A Five point Likert Scale is used in the questionnaire ranging from 1 being strongly disagree to 5 being strongly agree.

| Characteristics | Total Numbers | Percentage (%) |
|-----------------|----------------------|----------------|
| Gender | | |
| Male | 79 | 52.66 |
| Female | 71 | 47.33 |
| Age | | |

Table 1: Demographic Profile of Respondents (n=150)

| 18 - 25 | 46 | 30.67 |
|----------------------|----|-------|
| 26-35 | 69 | 46.00 |
| 36-45 | 29 | 19.33 |
| 46 and Above | 06 | 04.00 |
| Marital Status | | |
| Single | 82 | 54.67 |
| Married | 68 | 45.33 |
| Education Level | | |
| High School | 14 | 09.33 |
| Undergraduate | 54 | 36.00 |
| Graduation and Above | 82 | 54.67 |
| | | |

Secondary Questions (Independent variable):

Table 2: Questions for measurement of customer expectation and satisfaction on online shopping

| | | Percentage of Respondents Answer | | | | wer |
|------------|---|----------------------------------|-------|-------------|--------------|----------------------|
| Sr. No. | Questions | Strongl v Agree | Agree | Neutra l | Disagre e | Strongly Disagree |
| 01 | Online shopping fulfils your expectation & Satisfaction | 34.00 | 46.00 | 2.00 | 14.67 | 3.33 |
| 02 | Online shopping offer On Time Delivery & Tracking System | 26.67 | 41.33 | 6.67 | 20.00 | 5.33 |
| 03 | Online shopping offer Return Policy of Product | 50.00 | 40.00 | 4.00 | 4.00 | 2.00 |
| 04 | Online shopping offer Payment Integrity | 40.67 | 39.33 | 6.00 | 8.00 | 6.00 |
| 05 | Online shopping offer Privacy of Personal Data | 61.33 | 29.33 | 5.33 | 2.67 | 1.33 |

9. Results and Discussion:

This section will represent collected data. Analyses have been done by using descriptive statistics and regression. Results are based on responses from 150 respondents.

Table 3: Gender of Respondents

| | | | $\mathbf{D}_{\text{amount}}(0/)$ | Valid | Cumulative |
|--------|------|-----------|----------------------------------|-------------|-------------|
| | | Frequency | Percent (%) | Percent (%) | Percent (%) |
| | | | | | |
| Valid | Male | 79 | 52.66 | 52.66 | 52.66 |
| | | 71 | 47.33 | 47.33 | 100.00 |
| Female | | | | | |
| Tota | ıl | 150 | 100.00 | 100.00 | |

From Table 3 sample consists of 150 respondents, both males and females. There were 79 male respondents (**52.66**%) and 71 female respondents (**47.33**%) used in the sample.

| Table 4: Age of Respondents | | | | | |
|-----------------------------|-----------|-------------|-------|------------|--|
| | Frequency | Percent (%) | Valid | Cumulative | |

| | | | | Percent (%) | Percent (%) |
|--------|---------|-----|--------|-------------|-------------|
| | | | | | |
| Valid | 18 - | 46 | 30.67 | 30.67 | 30.67 |
| | 25 | | | | |
| | 26 – 35 | 69 | 46.00 | 46.00 | 76.67 |
| 3 | 36 - 45 | 29 | 19.33 | 19.33 | 96.00 |
| 46 and | Above | 06 | 04.00 | 04.00 | 100.00 |
| Total | | 150 | 100.00 | 100.00 | |

Table 4 analyze the age of respondents, 46 (30.67%) of respondents were aged 18 to 25, 69 (46%) of them were from 26 to 35, 29 (19.33%) of them were from 36 to 45, and 6 (4%) of them were 46 and above years old.

Table 5: Marital Status of Respondents

| | | | $\mathbf{D}_{\text{ansaut}}(0/)$ | Valid | Cumulative |
|-------|---------|-----------|----------------------------------|-------------|-------------|
| | | Frequency | Percent (%) | Percent (%) | Percent (%) |
| | | | | | |
| Valid | Single | 82 | 54.67 | 54.67 | 54.67 |
| | Married | 68 | 45.33 | 45.33 | 100.00 |
| To | otal | 150 | 100.00 | 100.00 | |

Table 5 analyze the **Marital Status of Respondents**, 82 (54.67%) of respondents were single, 68 (45.33%) of them were Married.

 Table 6: Educational Level of Respondents

| | | | Percent (%) | Valid | Cumulative |
|----------------------|------------|-----------|---------------|-------------|-------------|
| | | Frequency | 1 creent (70) | Percent (%) | Percent (%) |
| | | | | | |
| Valid | High | 14 | 09.33 | 09.33 | 09.33 |
| | School | | | | |
| Und | ergraduate | 54 | 36.00 | 36.00 | 45.33 |
| Graduation And Above | | 82 | 54.67 | 54.67 | 100.00 |
| Total | | 150 | 100.00 | 100.00 | |

Table 6 represents respondent's educational level, 14 respondents were High School (9.33%), 54 respondents were undergraduate (36%), 82 respondents were Graduation and above (54.67%)

After this descriptive study, hypotheses will be observed;

H1: Consumers are generally satisfied with online shopping parameter. Table 7: Satisfaction of Consumers

| | | Frequency | Percent (%) | Valid Percent (%) | Cumulative Percent (%) |
|-------|-------------------|-----------|-------------|----------------------|---------------------------|
| Valid | Strongly Agree | 39 | 26.00 | 26.00 | 26.00 |
| | Agree | 93 | 62.00 | 62.00 | 88.00 |
| | Neutral | 7 | 04.67 | 04.67 | 92.67 |
| | Disagree | 11 | 07.33 | 07.33 | 100.00 |
| S | Strongly Disagree | 0 | 0.00 | 0.00 | |
| | Total | 150 | 100.00 | 100.00 | |

From Table 7 to analyze this hypothesis, frequency was used 26% of respondents are Strongly satisfied with online shopping, 62% of respondents are satisfied with online shopping, 4.67 % respondents are neutral and 7.33% respondents are not satisfied with online shopping.

And according to results we can accept H1, and declare "Consumers are *generally* satisfied with online shopping.

H2: The On Time Delivery & Tracking System is positively related to online shopping parameter.

| | Frequency | Percent (%) | Valid Percent (%) | Cumulative Percent (%) |
|----------------------|-----------|-------------|----------------------|---------------------------|
| Valid Strongly Agree | 40 | 26.67 | 26.67 | 26.67 |
| Agree | 62 | 41.33 | 41.33 | 68.00 |
| Neutral | 10 | 06.67 | 06.67 | 74.67 |
| Disagree | 30 | 20.00 | 20.00 | 94.67 |
| Strongly Disagree | 8 | 05.33 | 05.33 | 100.00 |
| Total | 150 | 100.00 | 100.00 | |

 Table 8: On Time Delivery & Tracking System

The on Time Delivery & Tracking System is positively related to online shopping parameters. Frequency is used. From Table 8 we can see that 26.67% of respondents strongly agreed, 41.33% of respondents agreed that on Time Delivery & Tracking System is very important, 6.67% respondents are neutral and 20% respondents are given important to on Time Delivery & Tracking System for online shopping. 5.33% respondents are Strongly Disagree to on Time Delivery & Tracking System for online shopping.

So, in this case, hypothesis is accepted because majority of respondents think "*The On Time Delivery & Tracking System is positively related to online shopping parameter.*"

| Table 9. Retain 1 oney of 1 rounei | | | | | | |
|------------------------------------|-----------|-------------|----------------------|---------------------------|--|--|
| | Frequency | Percent (%) | Valid Percent (%) | Cumulative Percent (%) | | |
| Valid Strongly Agree | 75 | 50.00 | 50.00 | 50.00 | | |
| Agree | 60 | 40.00 | 40.00 | 90.00 | | |
| Neutral | 6 | 04.00 | 04.00 | 94.00 | | |
| Disagree | 6 | 04.00 | 04.00 | 98.00 | | |
| Strongly Disagree | 3 | 02.00 | 02.00 | 100.00 | | |
| Total | 150 | 100.00 | 100.00 | | | |

H3: The Return Policy of Product is positively related to online shopping parameters. **Table 9:** Return Policy of Product

The Return Policy of Product is positively related to online shopping parameters. Frequency is used. From Table 9 we can see that 50% of respondents strongly agreed, 40% of respondents agreed that The Return Policy of Product is very important, 4% respondents are neutral and 4% respondents are not interested for Return Policy of Product in online shopping. 2% respondents are Strongly Disagree to Return Policy of Product for online shopping.

So, in this case, hypothesis is accepted because majority of respondents think "*The Return Policy of Product is positively related to online shopping parameters.*"

| | | Frequency | Percent (%) | Valid Percent (%) | Cumulative Percent (%) |
|-------|------------------|-----------|----------------|-------------------|---------------------------|
| Valid | Strongly Agree | 61 | 40.67 | 40.67 | 40.67 |
| | Agree | 59 | 39.33 | 39.33 | 80.00 |
| | Neutral | 9 | 06.00 | 06.00 | 86.00 |
| | Disagree | 12 | 08.00 | 08.00 | 94.00 |
| S | trongly Disagree | 9 | 06.00 | 06.00 | 100.00 |
| | Total | 150 | 100.00 | 100.00 | |

H4: The Payment Integrity is positively related to online shopping parameters. **Table 10:** Payment Integrity

The *Payment Integrity* is positively related to online shopping parameters. Frequency is used. From Table 10 we can see that 40.67% of respondents strongly agreed, 39.33% of respondents agreed that The *Payment Integrity* is very important, 6% respondents are neutral and 8% respondents are not given preference to *Payment Integrity* to online shopping. 6% respondents are Strongly Disagree regarding *Payment Integrity* to online shopping.

So, in this case, hypothesis is accepted because majority of respondents think "*The Payment Integrity is positively related to online shopping parameters*."

H5: The Privacy of Personal Data is positively related to online shopping parameters. **Table 11:** Privacy of Personal Data

| | | Frequency | Percent (%) | Valid Percent (%) | Cumulative Percent (%) |
|-------------------|----------------|-----------|-------------|----------------------|---------------------------|
| Valid | Strongly Agree | 92 | 61.34 | 61.34 | 61.34 |
| | Agree | 44 | 29.34 | 29.34 | 90.68 |
| Neutral | | 08 | 05.33 | 05.33 | 96.01 |
| Disagree | | 04 | 02.66 | 02.66 | 98.67 |
| Strongly Disagree | | 2 | 01.33 | 01.33 | 100.00 |
| Total | | 150 | 100.00 | 100.00 | |

The Privacy of Personal Data is positively related to online shopping parameters. Frequency is used. From Table 11 we can see that 61.34% of respondents strongly agreed, 29.34% of respondents agreed that The Privacy of Personal Data is very important, 5.33 % respondents are neutral and 2.66% respondents are not interested to provide personal data to online shopping store. 1.33% respondents are Strongly Disagree to provide personal data to online shopping.

So, in this case, hypothesis is accepted because majority of respondents think "The Privacy of Personal Data is positively related to online shopping parameters".

FINDINGS AND ANALYSIS:

All statistics were run at 95% confidence level. This model included only consumer satisfaction as dependent variable and encompasses 4 independent variables (*On Time Delivery & Tracking System, Return Policy, Payment Integrity, Privacy of Personal Data*)

After collecting data through survey these data has been analyzed through SPSS and Microsoft excel software. From the empirical research result, found that maximum respondents agreed with the fact that online shopping fulfills their expectation.

Outcome:

We see that almost all the independent variable has a strong impact on the dependent Variable, and as we also see that the variance in satisfaction of consumers is significantly explained by the independent variables, so we can say that *"there is a strong satisfaction of online shopping in Pune and there is moderate customer expectation on online shopping in Pune"*

CONCLUSION:

For factors that affect purchase intention of consumers in Pune while shopping online, and that affect satisfaction, they consider that convenience and Satisfaction are the most important variables, the next which are important for them are **On Time Delivery & Tracking System, Return Policy, Payment Integrity, Privacy of Personal Data**. Those variables are the most essential ones for consumers when they decide to shop online.

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Appendix –I Table 1 **Table 1:** Demographic Profile of Respondents (n=150)

| Characteristics | Total Numbers | Percentage (%) | | | | |
|-----------------|----------------------|----------------|--|--|--|--|
| Gender | | | | | | |
| Male | 79 | 52.66 | | | | |
| Female | 71 | 47.33 | | | | |
| Age | | | | | | |
| 18 - 25 | 46 | 30.67 | | | | |
| 26-35 | 69 | 46.00 | | | | |
| 36-45 | 29 | 19.33 | | | | |
| 46 and Above | 06 | 04.00 | | | | |
| Marital Status | | | | | | |

| Single | 82 | 54.67 |
|----------------------|----|-------|
| Married | 68 | 45.33 |
| Education Level | | |
| High School | 14 | 09.33 |
| Undergraduate | 54 | 36.00 |
| Graduation and Above | 82 | 54.67 |
| | | |

| Table 2: | Respond | lents Q | uestions | and | answers |
|----------|---------|---------|----------|-----|---------|
|----------|---------|---------|----------|-----|---------|

| | | Percentage of Respondents Answer | | | | |
|------------|---|----------------------------------|-------|-------------|--------------|----------------------|
| Sr. No. | Questions | Strongl y Agree | Agree | Neutra l | Disagre e | Strongly Disagree |
| 01 | Online shopping fulfils your expectation | 34.00 | 46.00 | 2.00 | 14.67 | 3.33 |
| 02 | Online shopping offer variety of product information | 44.00 | 50.00 | 4.67 | 1.33 | 0.00 |
| 03 | Online shopping offer On Time Delivery & Tracking System | 26.67 | 41.33 | 6.67 | 20.00 | 5.33 |
| 04 | Online shopping offer Return Policy of Product | 50.00 | 40.00 | 4.00 | 4.00 | 2.00 |
| 05 | Online shopping offer 24*7*365 Days Service | 42.00 | 40.67 | 6.67 | 7.33 | 3.33 |
| 06 | Online shopping offer Payment Integrity | 40.67 | 39.33 | 6.00 | 8.00 | 6.00 |
| 07 | Online shopping offer Privacy of Personal Data | 61.33 | 29.33 | 5.33 | 2.67 | 1.33 |
| 08 | Online shopping user friendly Website Design | 32.67 | 52.00 | 9.33 | 4.00 | 2.00 |