CHAPTER 2
REVIEW OF LITERATURE
The previous chapter provides a brief introduction about the online shopping and e-retailing. Review of literature is one of the important chapters of any research study. It helps to gain insights into the research problem that has been undertaken. The researcher explores the body of knowledge existing in the form of research papers, research notes and reports - both published and unpublished concerning the research area. It enables a researcher to identify areas that have already been undertaken by researchers and areas that have not been undertaken by researchers so far in the form of research gaps. Thus, helps in avoiding replication and rediscovering of known facts. The existing body of knowledge forms the foundation for unknown facts and gives direction to proceed logically and tenaciously. Therefore, the chapter highlights various research studies carried out in India as well as overseas and identifies research gaps. On the basis of reviewed literature, the study proposes a hypothetical research model consisting unique stoichiometry of identified variables. The chapter concludes with the literature supporting hypotheses development.

2.1. Theoretical Background

Due to increasing prominence of e-retailing, interest among researchers and practitioners have increased towards consumer perception and adoption. Many researchers have tried to theorize online shopping adoption in terms of social psychology and information system perspectives to explore its various determinants (Celik, 2016). Online retailing has been benefiting both marketers (to use the internet as a new channel for product and service distribution) as well as consumers (as a platform for convenient shopping). It has thus brought in revenue growth and new opportunities to marketers (Rohm and Swaminathan, 2004; Wu et al., 2014). In order to explain and predict consumer adoption behaviour in online shopping, many socio-psychological and informational system models have been developed which include technology acceptance model (Davis, 1989; O’Cass and French, 2003; Singh et al., 2006), technology acceptance model 2 (Jarvenpaa and Todd, 1996; Eighmey, 1997; Zhang et al., 2006), motivation theory (Shang et al., 2005; Suki et al., 2008), theory of planned behaviour (Keen et al., 2004; Ramus and Nielsen, 2005), decomposed theory of planned behaviour model (Lim and Dubinsky, 2005; Pavlou and Fygenson, 2006), model of personal computer utilization (Klopping and McKinney, 2004), innovation diffusion theory (Eastin, 2002; Hansen, 2005), social cognitive theory (Foucault and Scheufele, 2002; Oyedele and Simpson, 2007) and unified theory of
acceptance and use of technology (Venkatesh et al., 2003). These studies have contributed to the knowledge of online shopping behaviour, but they failed to provide a comprehensive view by integrating all these diverse approaches.

An international survey has been conducted across 39 countries, it was observed that most of the online consumers have concerns about network security and privacy protection (Cole et al., 2013). Researchers have identified various factors that influence the online shopping behaviour of a consumer. These factors include product characteristics (Elliot and Fowell, 2000; Grewal et al., 2004); ease of use, usefulness, perceived risk and enjoyment (Mathwick et al., 2001; Childers et al., 2002; Devaraj et al., 2002; Menon and Kahn, 2002); consumer traits (Brown et al., 2001; Burke, 2002; Dabholkar and Bagozzi, 2002); situational factors (Wolfinbarger and Gilly, 2001); previous online shopping (Lee and Turban, 2001; Yoon, 2002); and channel knowledge, perceived channel utilities and online shopping orientations (Li et al., 1999). On one hand e-shopping has made consumer shopping more convenient, but on the other hand, it has increased competition among online retailers (Szymanski and Hise, 2000). This has resulted in more consumer acquisition strategies in the form of deep discounts by online retailers resulting in heavy losses and less profitability. Therefore, consumer retention and satisfaction have become crucial for online retailers because if consumers are not satisfied, they will not return to online retailers (Oliver, 1980; Kim and Stoel, 2004). Moreover, online retailers need to provide quality products at a reasonable price that will enhance online consumer’s satisfaction level (Zeithaml et al., 2002; Iqbal et al., 2003).

Lee et al. (2009) have opined that consumer retention is one of the key determinants of competitive advantage. An increase in consumer retention leads to higher profits for the company. Consequently, it becomes crucial to identify factors that affect consumer satisfaction and repurchase intention. Many theories have been proposed earlier to explain the intention in online shopping. In past several models have been put forward by researchers to explain more than 40 percent of the variance in the intention to adopt e-shopping by consumers (Venkatesh and Morris, 2000). Some of the theories that have been commonly adopted to explain the intention to adopt are:

- Unified Theory of Acceptance and Use of Technology (UTAUT).
- Theory of Reasoned Action (TRA).
• Expectation Confirmation Theory (ECT).
• Social Cognitive Theory (SCT).
• Theory of Planned Behaviour (TPB).

Venkatesh et al. (2003) proposed UTAUT which explains 70 percent of the variance in the intention to adopt. The researchers identified three factors that moderate the effect of effort expectancy on behavioural intention. These factors include gender, age and experience. The other predictor variables that affect behavioural intention include performance expectancy and social influence. However, researchers have not examined the moderating role of experience on the effect of performance expectancy on behavioural intention. But the influence of age and gender have been examined.

Theory of reasoned action has been proposed by Fishbein and Ajzen (1975) which is based on the proposition that behaviour of an individual is determined by his behavioural intention to adopt. Behaviour intention is the function of two factors; attitude towards behaviour and subjective norms (Fishbein and Ajzen, 1980). Subjective norm is a general perception of an individual to perform/not perform a certain behaviour. Attitude towards behaviour is the function of individuals’ salient belief that performance of behaviour will lead to certain outcomes and an evaluation of the outcomes (rating of the desirability of the outcome). Subjective norm is a function of normative belief and motivation to comply with the individual behaviour.

Expectation confirmatory theory has been applied by researchers to understand the repeated purchasing decisions in consumer behaviour literature (Oliver, 1993). This theory takes into consideration satisfaction as a key variable for repurchase intention. Consumer’s loyalty and retention are highly affected by their overall satisfaction. It has been witnessed by researchers that satisfaction explains a higher amount of variance in the intention to repurchase (Giannakos et al., 2011). Anderson and Srinivasan (2003) have demonstrated that lesser the satisfaction level among the consumer, harder is it for the company to retain and develop a long-term relationship with him.

The social cognitive theory explains the behavioural patterns of individuals and provides support to the various intervention strategies (Bandura, 1986). Self-efficacy is one of the key components of social cognitive theory, which is applied in self-evaluation and influences the decision and effort needed to undertake certain
behaviour. Experience has been regarded as the strongest creator of self-efficacy (Bandura, 1986).

Theory of planned behaviour has been put forward by Ajzen (1988) and is being used to explain the behavioural intention. It is actually the extension of the theory of reasoned action (Fishbein and Ajzen, 1975; Ajzen and Fishbein, 1980) which has been restructured due to certain limitations in dealing with the behaviours over which individuals have incomplete volitional control. Theory of planned behaviour assumes that the best prediction of behaviour can be explained by asking people if they intend to behave in a certain way. There are three determinants of behavioural intention, i.e. attitude (opinions of oneself about the behaviour), subjective norms (opinions of others about the behaviour) and perceived behavioural control (self-efficacy towards behaviour). In addition to above discussed literature, there has been extensive literature available on e-commerce/e-shopping in overseas but limited research has been conducted in India and particularly in the state of Jammu and Kashmir.

2.2. Review Process

The study has adopted a systematic review process which can be understood as a means of identifying, evaluating and interpreting all the research literature (both empirical and perspective) available on a particular area of interest. The reason for conducting a systematic review being to summarize the theoretical as well as empirical evidences regarding a particular research topic. It also helps in identifying the research gaps in the available literature to suggest the areas for future research and appropriately position new research activities (Barbara, 2004). The systematic review process for the present study has been depicted in the Figure 2.1.

In the review process, first a literature search was made with the keywords- e-commerce, e-shopping, online shopping, internet shopping, e-retailing/e-tailing, e-trust, technology acceptance model and repurchase intention in online shopping. This search resulted in the retrieval of 264 articles. The articles were then screened on the basis of title and abstract resulting in retention of 155 articles. Finally, an inclusion criterion was applied to screen out the articles that do not fall in this criteria (Kamboj and Rahman, 2015). After the application of inclusion criterion, 98 articles were considered for the review. The study gives a brief overview (purpose, methodology and main findings) of these 98 research studies that have been conducted since 2001.
### Inclusion Criteria

- Databases selected included Elsevier’s Science Direct, Emerald, Sage, Springer and Taylor & Francis.
- Papers published during 2001-2016 in peer reviewed/referred journals.
- Conceptual, review and empirical studies carried out in different countries were considered.
- Non-English language articles were excluded.

### 2.3. Overview of Reviewed Articles

Allen and Fjermestad (2001) have demonstrated the application of traditional marketing models in developing e-commerce marketing strategies. The study was based on literature review and the researchers have integrated four e-commerce models with traditional marketing concepts (product, price, promotion and distribution) to develop a new framework for e-commerce.

Cox and Dale (2001) have examined the applicability of determinants of physical services environment to assess services relating to e-commerce. The researchers have argued that lack of human interaction during website experience makes the determinants such as competence, courtesy, cleanliness, comfort and friendliness, helpfulness, care, commitment and flexibility less relevant to e-commerce. However, determinants such as accessibility, communication, credibility, understanding, appearance and availability have more relevancy towards e-commerce.

Martin et al. (2001) have examined consumers’ willingness to e-commerce and awareness of consumer regarding security measures that are adopted during online
transactions. Survey through questionnaire has been conducted and the data was collected from e-shoppers. Findings of the study reveal that consumers’ credit card information has been easily shared by IT consumers than HR consumers during an online transaction. Also, IT consumers were more aware of and educated about the information security measures during e-transaction. These results were further confirmed by applying inferential statistics on the data set.

Srinivasan et al. (2002) attempted to identify factors that influence e-loyalty in an e-business context. The researchers identified eight factors, i.e. customization, contact interactivity, care, community, convenience, cultivation, choice and character that influence e-loyalty. The sample of 1211 e-consumer was drawn through an online survey. Analysis of the data has shown that all dimensions have a positive impact on e-loyalty except convenience. Highest elasticity was observed from character and care towards e-loyalty. It was further observed by the researchers that e-loyalty has a significantly positive impact on word of mouth and willingness to pay more.

Kaufman-Scarborough and Lindquist (2002) on the basis of e-browsing and e-purchasing proposed a segmentation scheme. For self-reporting of browsing and e-purchase, five non-store channels were chosen: internet, television infomercials, advertising and print catalogs. The study has found that shoppers who browse or purchase on internet differ in their use of multi-channel options related to their perception of convenience.

Vijayasarathy (2002) empirically investigated differences between internet shopping intentions for product categorized by cost and tangibility. The data has been collected through online mail survey from 750 e-consumers. Results of the study confirm that product characteristics influence consumers’ intention to use internet for shopping and intentions to shop online differ from tangibility of product. The researcher has reasoned such discrepancies through an examination of salient and normative belief along with implications for online merchants.

Henderson and Cowart (2002) have examined websites of residential and commercial real estate dealers. The researchers tried to determine that whether web content might enhance quality and quantity of information available for sellers and buyers. It has been revealed from the results that residential websites have richer informational content than commercial websites. However, no significant difference has been observed between user friendliness and functionality provided by residential and commercial real estate websites.
Merrilees and Fry (2003) have studied e-trust and its antecedents. Their study emphasizes on the interactivity of websites; more the website is perceived to be interactive greater will be trust among users. Convenient sampling was adopted to collect data from 202 Australian e-shoppers. The study also reveals that whether the nexus between e-trust and interactivity apply to both the pure ‘click’ and ‘brick’ e-retailers.

Wolfinbarger and Gilly (2003) have established dimensions of e-tail experience and developed a reliable and valid scale for measurement of e-tail quality. The researchers have suggested four factors- website design, fulfillment/reliability, privacy/security and consumer service- which are the strongest predictors of satisfaction, loyalty and attitude towards the website.

Choi and Lee (2003) investigated the difference between risk perception of the USA and Korean consumers towards online shopping. The researchers demonstrated the difference between risk perception of apparel purchasers and non-apparel purchasers across countries. The study further investigated differences in the effect of risk factors on purchasing intention between the USA and Korea, and apparel purchasers and non-apparel purchasers across these countries. Results have suggested that there are significant differences between Korean and the USA consumers’ product choices and apparel and non-apparel purchasers across the countries.

Shih (2004) in his study proposed a model for predicting consumer acceptance of e-shopping by integrating Theory of Reasoned Action (TRA) and Technology Acceptance Model (TAM). The model was tested using data collected from 212 e-shoppers. Results confirmed that perceived ease of use and perceived usefulness of trading online had a significant impact on the attitude of a person towards e-shopping and perceived ease of use significantly affects perceived ease of use of trading online, which in turn affects perceived usefulness. However, perceived usefulness was not found to significantly affect user acceptance, but user satisfaction and perceptions of information system and service have a significant impact on user acceptance.

Lim and Dubinsky (2004) identified various dimensions that determine consumers’ perception of online shopping thereby exploring their effect on consumers’ attitude towards online purchasing. The researchers have collected data from a convenient sample of students from Midwestern University, USA. Findings obtained from multiple regression analysis demonstrate that merchandising and reliability attributes of e-store website have a significant positive impact on attitude
towards e-shopping but interactivity and navigation are not related to the attitude towards e-shopping.

Jayawardhena (2004) has applied value-attitude-behaviour model to investigate the role of personal values in online shopping behaviour. Structural Equation Modeling (SEM) has been employed to determine underlying relationships in the model. Results have shown that personal value (self-direction values, enjoyment values and self-achievement values) were significantly related to attitude towards e-shopping. The individual attitude was a direct predictor of e-shopping behaviour and mediated the relationship between personal values and behaviour.

Vijayasarathy (2004) attempted to extend TAM by introducing some additional variables besides perceived ease of use and perceived usefulness to increase its predictive power in explaining consumers’ intention to use online shopping. The researcher has included compatibility, privacy, security, normative beliefs and self-efficacy in the augmented TAM. The model was empirically tested with the data collected from 281 e-consumers which supported most of the hypotheses. Compatibility, usefulness, ease of use and security were found to be the antecedents of attitude towards e-shopping, but privacy was not. Intention to use online shopping was strongly influenced by the attitude towards online shopping, normative belief and self-efficacy.

Wang and Emurian (2005) provided a general overview of trust from a multi-disciplinary context and reviewed the relevant studies that have taken e-trust as one of the variables in their research. It also presents a trust inducing interface design framework based on existing literature. The paper classifies interface design into four dimensions namely- graphic design, structure design, content design and social-cue design. These interface designs can foster an optimal level of trust among the e-shoppers.

Lee and Lin (2005) have developed a research model which explains the relationship among various e-service quality dimensions, consumer satisfaction and purchase intentions. The research model was tested using primary data which was collected from 297 online consumers. The key findings of the study have shown that dimensions such as reliability, web design, responsiveness and trust affect overall e-service quality and consumer satisfaction. Consumer satisfaction in turn significantly affects purchase intention. Nevertheless, personalization dimension is not significantly related to overall e-service quality and consumer satisfaction.
Lee and Littrell (2005) investigated consumers’ shopping values and website belief which influence their intention to shop for cultural products. The study has used Theory of Reasoned Action as a framework to analyze various structural interrelationships among internet shopping value, belief about the website, shopping attitude and shopping intention. Online survey was conducted and a sample of 203 respondents was drawn for result analysis. Website with regard to merchandising both directly and indirectly influences consumers’ intention to shop for cultural products. Findings confirmed elements of TRA such as belief structures as determinants of attitudes and attitudes as determinants of behavioural intention.

Chang et al. (2005) attempted to identify areas that would aid in developing a better understanding of consumers’ decision to shop online. The researchers have carried out a review of empirical studies regarding antecedents and determinants of e-shopping. 45 studies have been identified after an extensive review of the literature. The variables that have been identified in these studies were grouped according to similarity and patterns of their findings. The three major categories of the variable being 1) perceived characteristics of the web as a sale channel; 2) characteristics of consumers and 3) characteristics of website or products.

Farag et al. (2006) identified the key determinants of online buying and their relationship with in-store shopping using the data obtained from Minneapolis, the USA, Utrecht, Netherlands. Results have shown that e-shopping is affected by socio-demographics, internet experience, and attitude towards in-store shopping. The US respondents less likely prefer online buying. Dutch respondents prefer online buying as travel time is very less for them. Findings indicate that the relationship between online buying and in-store shopping is not one of substitution but of complementarity.

Allred et al. (2006) have classified internet users into holiday shoppers and non-shopper segments. The study presents a profile of consumers on the basis of demographic, psychographic and computer use characteristics of each segment. Data was obtained from national US sample of online internet users. Consumer profiles were analyzed through descriptive statistics, graphs and radar charts. The researchers have identified six segments; three segments resist online shopping, even though they engage in other online activities. Security concerns and technological incompetence prevent these users from engaging in e-exchange. The other three segments describe e-shoppers, who are driven by a unique desire to socialize, minimize inconvenience and maximize value.
Demangeot and Broderick (2006) attempted to address the research gaps in the literature on experiential elements of e-shopping environments using a theory-building approach to understand consumers’ experience on e-shopping. The study has used review methodology to identify experiential attributes of websites and then perception of consumer towards e-shopping. Results of the study have identified four dimensions of experiential intensity i.e. context familiarity, product presence, visual impact and site-user understanding related to four perceptions of a shopping navigation as- an experience, a tool, an environment and a dialogue between shopper and website.

Changchit (2006) has investigated perception of consumers regarding online shopping. The researcher tried to identify factors which determine consumers’ intentions towards online shopping and factors which make them prefer offline shopping. Primary data has been collected through survey by questionnaire from 107 respondents. Results of the study have found that five factors namely perceived risk, past experience, perceived benefit, perceived ease of online shopping and perceived uncertainty were perceived differently by the two groups of consumers (online and offline consumers). Past experience, perceived benefits and perceived ease of online shopping have been rated higher by online group of consumers.

Dennis et al. (2007) tried to examine the potential of e-shopping to fill the vacuum of shopping deserts and whether digital divide act as a disadvantage for shopping deserts. The study adopts review methodology to comment on the potential of e-tailing as a shopping solution for future. Findings of the study reveal that internet has got a huge shopping potential. It will compensate to some extent shopping deserts as its market range is limited to the community (disadvantaged), which don’t have access to physical shopping stores in walking distance, due to lack of personal computers and internet connectivity. Those who have access to e-shopping get satisfaction in the form of shopping experience, thereby resulting in a decline of a number of physical stores available and so will further disadvantage the unconnected. Researchers suggest action research be carried out in future which will demonstrate practical benefits of it.

Kamarulzaman (2007) in his study explored consumer’s adoption of e-shopping in the UK travel services. The study was aimed to identify the profile of e-shoppers and various antecedents of e-shopping adoption for travel services. The study adopts TAM with the inclusion of personal and cognitive factors. The data has been collected
through online survey questionnaire from travel e-shoppers and SEM has been applied to determine the relationships among constructs (innovativeness, involvement, trust, opinion leadership, perceived ease of use, perceived usefulness, perceived risk and adoption). Results of the study depict that relationship among primary TAM constructs are consistent with those typical in previous TAM research. Also, personal characteristics have positive impact on TAM determinants and e-shopping adoption.

Bhatnagar (2007) attempted to show the difference between demographic profile of individuals who shop online for personal reasons and those who shop for professional reasons. The data has been collected through an online survey to test hypotheses and analyze results. Findings of the study reveal that children, high incomes and large internet experience often shop online for personal purposes and young men with large internet experience are more likely to shop online for professional purposes.

Kim et al. (2007) examined the influence of the level of image interactivity technology on consumer perception of online retail environment, shopping enjoyment, shopping involvement, a desire to stay and patronage intention. SEM has been employed to determine the interrelationships among mentioned variables. The results and model fit summary have supported the pleasure-oriented conceptual model of consumer patronage behaviour in online retailing environment.

Predmore et al. (2007) have tried to observe the difference in risk perception of consumers towards internet shopping, belonging to the two countries (Israel and the USA) which have experienced violence in retail sector. A survey has been conducted, where data was collected from 641 US consumers and 50 Israeli consumers in an age group ranging from 14 to 68 years. Results of the study have shown that women in the US consider buying online when concerned with physical safety, whereas Israeli women were very specific in their consideration of the type of website. Sites like eBay were considered to be a safer alternative when the country was on a high-security alert. More men are concerned about possibilities of identity theft and financial fraud online than women.

Cyr et al. (2007) have proposed an e-loyalty model that is used to examine the influence of varied conditions of social presence in a B2C e-service context on the loyalty and its antecedents (perceived usefulness, trust and enjoyment). The model was empirically tested involving 185 respondents using SEM techniques. The study also reveals the effect of gender on hedonic elements of e-loyalty model.
Zhou et al. (2007) have carried out an extensive review of the literature and synthesized the findings into a reference model known as OSAM (Online Shopping Acceptance Model) in order to discuss consumers’ acceptance of online shopping. Their survey of related research studies revealed numerous factors that have been examined in the context of online shopping. The study proposes a model which includes the following factors: perceived outcome, shopping orientation, online experience, shopping motivation, satisfaction and consumer demographics.

Kim et al. (2008) developed a holistic trust-based ‘consumer decision model’ to describe the decision-making process that a consumer uses while making a purchase from a particular e-store. The model has been tested using SEM on a sample of e-shoppers collected through online survey. The results of the study have shown that trust and perceived risk have strong impacts on consumer purchase decisions. Further, consumer disposition to trust, reputation, privacy concerns, security concerns, information quality and company’s reputation have a strong influence on e-consumers’ trust in the e-store website.

Song and Zinkhan (2008) in their article have identified determinants that enhance user interactivity on an e-store web. The researchers have identified some key antecedents of interactivity viz. number of clicks, response time and message type. Results of the study indicate that message type has been the strongest predictor of interactivity. Further, the effects of message type on perceived interactivity and website effectiveness become greater when consumers are complaining than inquiring about services.

Bigné-Alcañiz et al. (2008) have analyzed the influence of e-shopping information dependency and innovativeness on acceptance of internet shopping. The data has been collected from 465 Spanish consumers who have never purchased online. SEM was employed to analyze the data and the results obtained have shown that consumer innovativeness and e-shopping information dependency have a direct and positive influence on future online shopping intention. Consumer innovativeness positively influences internet exposure and ease of user perception of the shopping medium, which is being referred to as shopping channel. Also, basic hypotheses of TAM model are being fulfilled.

Jayawardhena and Wright (2009) examined the antecedents (attributes of the website, convenience, merchandising and involvement) and consequences of e-shopper excitement on behavioural intention (intent to return and word of mouth
communications). Primary data has been collected through an online questionnaire from the consumer panel in the UK. Convenience, involvement, attributes of the website and merchandising collectively influence shopper excitement. E-shopper excitement leads to positive word of mouth and increases the intent to return.

Ha and Stoel (2009) have extended TAM by integrating e-shopping quality, enjoyment and trust to understand the e-shopping acceptance. Model fit has been determined by SEM on a sample of 298 college students through an online survey. The e-shopping quality consisted of four dimensions: website design, consumer service, privacy/security and atmospheric/experiential. Results of the study reveal that e-shopping quality affects the perception of usefulness, trust and enjoyment, which collectively have a significant impact on consumers’ attitude towards e-shopping. Trust and enjoyment are the key factors that play a significant role in the adoption of e-shopping.

Chiu et al. (2009) tried to understand consumer’s repurchase intentions in online shopping by extending TAM and integrating in it e-service quality dimensions, trust and enjoyment. The proposed model was tested by collecting the data from 360 e-shoppers using SEM. Results of the study have shown that trust, perceived ease of use, perceived usefulness and enjoyment have a significantly positive impact on consumers’ repurchase intentions.

Kukar-Kinney and Close (2009) have identified key drivers to online cart abandonment and have suggested some cognitive and behavioural reasons for this non-buyer behaviour. The study has found that factors which influence online search, evaluation and consideration also have an important role in cart abandonment than purchase decision factors. Findings depict a broad explanation of consumer motivations.

Herington and Weaven (2009) have carried out a study on e-retail banking by exploring measurement of e-service quality, the importance of e-service quality dimensions to e-retail bank consumers and the relationship between e-service quality and consumer satisfaction. The data has been collected from 200 Australian retail bank consumers. Factor analysis and regression analysis was used to determine factor structure and analyze the impact of e-service quality dimension on satisfaction. The important e-service quality factors identified by researchers include personal needs, site organization, user-friendliness and efficiency. Results have shown that e-service
quality has been a predictor of overall consumer satisfaction and banking performance but efficiency was not found to be the predictor of satisfaction.

Lin and Sun (2009) explored internet consumer satisfaction and loyalty relationship and how they are influenced by external factors (technology acceptance factors, website service quality) as well as internal factors (specific holdup cost). The study has adopted SEM as the main analytical tool. Findings have shown a positive effect of consumer e-satisfaction on e-loyalty; technology acceptance factors positively influence e-satisfaction and e-loyalty; website service quality has a positive and direct effect on e-satisfaction and e-loyalty and specific holdup cost has a positive influence on e-loyalty but cannot influence consumer e-satisfaction directly.

Hand et al. (2009) studied factors that influence adoption of online grocery shopping. The study mostly had focused on situational factors in the adoption process. Exploratory qualitative research was carried out to gain insights into consumers’ online grocery buying behaviour and quantitative survey was carried out to generalize results and validate the role of situational factors in online grocery buying. Results have shown that importance of situational factors as triggers for starting online grocery buying. However, some shoppers have discontinued online grocery shopping due to problems experienced with the service.

Lim et al. (2009) attempted to develop a multiple-indicator-multiple-cause model, which determines the relative influence of various e-shopping web design attributes on e-shopping website usage intention. Data of 261 students have been used to determine model fit. Results showed a positive effect of the dimensions of content quality, transaction quality, playfulness and security on e-shopping website usage. Security is identified as the most important factor in e-shopping website success.

Hausman and Siekpe (2009) provided some recommendations regarding the website design elements for e-stores that generate positive managerial outcomes. It provides wide range of design elements including human and computer elements. These elements were then linked by researchers using gratification theory, technology acceptance model and concept of flow to explain purchase intentions and revisit intentions to the website. Results of the study suggests that website designers may add human features such as the use of humor, appealing graphics, 3D virtual models to attract, retain and motivate consumers to purchase from the site. The computer features should be considered in designing the website to generate positive perception of usefulness and informativeness, and avoiding irritation.
Verhagen and Dolen (2009) have carried out a study on “Online purchase intentions: A multi-channel store image perspective”. The researchers tried to assess overall impression of both offline and online store on consumers’ online shopping intention. Results of the study reveal that both online and offline store impression influence consumer online shopping intentions. Results further verified the role of online store image as a positive determinant of online shopping intentions and have provided evidence for direct and indirect role of offline store impressions. Offline store merchandise was the strongest predictor of online shopping intentions. A post hoc PLS analysis confirmed the possible effects of store atmosphere and store layout on online shopping intentions.

Dennis et al. (2010) have presented an integrated model to explain the e-consumer behaviour. The model proposed was based on analysis and synthesis of e-consumer literature. Model examines antecedents of attitude and trust, considering emotional states of consumer, reasoned the stimulus cues such as web atmospherics and navigation which have direct relation to e-commerce emotional states.

Serrano-Cinca et al. (2010) have analyzed the effect of intangible factors on sales in e-retailing industry. The researchers have identified several intangible factors using non-financial information viz. blog popularity, link popularity, search engines relevance, web traffic generation. SEM with partial least square approach has been used to determine the relationship between intangible constructs and sales. Results have shown that there is significant relationship between intangible constructs and financial results (sales and profits). Web traffic generation has strongest impact on internal sales among intangible factors.

Dennis et al. (2010) empirically examines the effect of substitutability on purchase intention in e-shopping. More specifically the study tried to determine the direct and indirect effects of attitudes, subjective norms, perceived behavioural control, trust, e-shopping experience and substitutability on purchase intentions. Also the study was aimed to examine the moderating role of substitutability in trust, satisfaction with e-shopping experience and attitude towards e-shopping. SEM has been applied on a sample of 150 respondents. Results of the study depict that attitude, trust and substitutability influence purchase intentions but subjective norms have no significant effect on perceived behavioural control. Further, substitutability exerts moderating effects on relationship between attitude and purchase intention; e-shopping experience and purchase intention; trust and purchase intention.
Zhu and Zang (2010) investigated the moderating influence of consumer and product characteristics of online consumer reviews on sale of the product by using the data collected from video game consumers. It was found that online consumer reviews are more influential for less popular games and those games whose players have greater internet experience.

Doherty and Ellis-Chadwick (2010) have presented a comprehensive and critical review of literature regarding adoption, application and impact of internet retailing on sales. It also discusses the recent trends in internet retailing and future of retailing. The researchers have adopted review methodology by extensively and critically reviewing the literature regarding adoption, application and impact on e-retailing. The researchers have found that electronic intermediaries have a key role in this growing sector; increasing emphasis on one-to-one marketing; competitive pricing to win competition and more importantly consumer has become more powerful.

Saprikis et al. (2010) have attempted to examine the perception of Greek university students towards the adoption of online shopping in terms of demographic characteristics, e-retailer expectations, advantages and problems related to online purchases. The study discusses the reasons for avoiding or using e-shopping and the categories of product preferred by e-shoppers. The primary data has been collected through a questionnaire from the students of Greek universities. It was found from the results that a significant difference exists between adapters and non-adapters regarding their perception on advantages and problems of online shopping.

Zhang et al. (2010) have reviewed the various studies on e-tailing management. They have found that in general most of the papers focused on e-tailing strategy and online merchandise management. The researchers have identified six major incentives for the firm to adopt internet retailing, these include improving internal communication, improving operational efficiency, facing competition, enhancing consumer services, reaching out to a wider audience, and improving relations with suppliers. The study has also found that the quality of logistics and delivery could be increased by high-value improving internal communication, improving operational efficiency, facing competition, enhancing consumer services, reaching out to a wider audience, and improving relations with suppliers.

Wen et al. (2011) have presented two e-commerce website design strategies and 12 e-commerce models for gaining competitive advantage. The two e-commerce website strategies include informational/communicational design strategy and
online/transactional design strategy. The informational design strategy includes brand awareness and image building model, cost saving model, promotional model and intermediary model. Whereas online design strategy includes brokerage model, retail model, mall model, advertising model, subscription model, community model, manufacturer model and customization model.

Al-Maghrabi et al. (2011) has conducted a study on e-shopping and identified the factors that explain the continuance intentions towards e-shopping by revising TAM that integrates expected confirmation theory to measure age differences in Saudi Arabia. SEM has been applied on the sample of 465 respondents to determine model fit. Perceived usefulness, enjoyment and subjective norms are the key determinants of e-shopping. The regression weights across the path from subjective norms to perceived usefulness are invariant with stronger for younger respondents than older respondents.

Eid (2011) conducted a research in Saudi Arabia to identify the factors that influence consumers’ trust and loyalty towards e-commerce. Data was collected from consumers through structured self-administered questionnaire. Findings of the study have shown that consumer satisfaction has significant impact on loyalty but weakly influenced by consumer trust. Further, the factors- user interface quality and information quality of e-store website were found to have a significant impact on consumer satisfaction. Both perceived security risk and perceived privacy are strongly related to trust but insignificantly related to satisfaction.

Nayyar and Gupta (2011) provided an overview about the various demographic and psychographic factors influencing consumers’ online purchase intention. The researchers extended TAM by incorporating demographic factors and perceived risk to explain consumer acceptance of e-shopping. Convenient sampling was adopted to collect the data from 500 respondents throughout the urban and semi-urban areas of India. Results of the study have displayed positive relationship among the variables. Perceived ease has negative influence on perceived risk but has positive influence on perceived usefulness. However, research findings do not indicate a strong relationship between perceived ease of use and behavioural intention, and perceived usefulness and behavioural intention.

Pentina et al. (2011) empirically identified categories of online shopping experience and website functions. The study was further aimed at determining the effect of e-shopping experiences on browser satisfaction, conversion and e-store
performance. Both primary and secondary data has been employed to test the mediating role of browser satisfaction between online shopping experiences and e-tail performance for 115 top e-retailers during 2006 to 2008. Results of the study have found new type of online shopping experience comprising of consumer involvement with e-store and with friends and other shoppers via e-store interface. Also the study has confirmed mediating role of browser satisfaction in increasing sales and traffic to e-stores.

Su and Huang (2011) have carried out a study on online shopping intention of undergraduate consumers in China, which was based on Theory of Planned Behaviour. The study tried to construct a logit model on online shopping intention of undergraduate consumers and discussed the main factors that influence behaviour. Results have shown that online shopping intention is greatly influenced by price of goods, student’s knowledge of computer and online currency clearing.

Al-Maghrabi and Dennis (2011) have proposed a model of e-shopping continuance intention that incorporates revised technology acceptance model and expectation confirmation theory. It then evaluates the extended model in new context. The data has been collected from 465 e-shopping consumers in Saudi Arabia. Results have shown that perceived usefulness, enjoyment and social pressure are determinants of e-shopping continuance. The gender groups (male and female) are invariant. Regression paths from perceived usefulness to continuous intention are not invariant between men and women e-shopping behaviours. Also finding of women are important as e-shopping has a special role to perform in Muslim countries, were certain cultural and legal restrictions are imposed on the women flock.

Keisidou et al. (2011) have examined consumers’ attitude towards online purchases while purchasing different types of products on internet. The researchers have proposed a theoretical framework on the basis of consumers’ online behaviour determinants, user acceptance determinants and online product categories. Determinants that have been identified include personal innovativeness of IT, self-efficacy, perceived security, privacy, product involvement and their effect on consumer attitude towards online shopping has been determined. The study has been conducted in Greece using survey by questionnaire method and data has been collected from 232 internet users. Exploratory factor analysis has been carried out using SPSS for questionnaire development and exploring the underlying factor structure. The results obtained after correlation and regression analysis have revealed
that personal innovativeness of IT, perceived security and product involvement have a positive effect on the consumers’ attitude towards online shopping but with certain variations across different product categories.

Dawn and Kar (2011) have made an attempt to provide an overview of e-tailing in India. The study has highlighted various issues, challenges and opportunities of e-tailing. On the basis of a survey conducted on e-tailing companies in India, the researcher attempted to draw effective strategies for growth of e-tail sector. The researchers have conducted series of interviews with senior managers, consultants and 30 shoppers dealing in e-retailing in the Kolkata city. The outcome of this exercise highlighted various developments are going on in this industry and also gives a snapshot of the various challenges and opportunities in this sector. The study has given emphasis on consumer care as a top priority as well as safety & security of online transactions.

Katawetawaraks and Wang (2011) have provided an overview of online shopping decision process by comparing offline and online decision making process. The study attempted to identify factors that motivate online consumers to buy or not to buy online. The study was based on a review of the literature. It has been found in the study that marketing communication process differs between online and offline consumer decision. The study has identified some motivators that lead to online purchasing namely convenience, information, available products, services and cost and time saving. The factors that keep away consumers from online shopping include security, the intangibility of online products, social contact, and dissatisfaction with online shoppers.

Oh et al. (2012) have examined various e-shopping characteristics using Kano’s two-dimensional quality model. The study also analyzes the relationship among e-shopping mall attributes, consumer satisfaction, flow experience and trust. The data has been collected from 206 respondents through a survey. Results of the study reveal that communication quality and marketing activity are single dimensional quality attributes. Brand recognition has been a key attribute whereas interface quality, system security and information quality are positively related to satisfaction. However, communication related attributes did not have a significant impact on consumer satisfaction.

Huy et al. (2012) have conducted an empirical study on determinants of e-commerce in SMEs in Vietnam. The study was aimed at identifying various factors
which determine adoption of e-commerce in Vietnam. In this study Technology Organization Environment (TOE) framework has been adopted and the model of e-commerce adoption has been tested by incorporating various internal and external factors. Results of the study depict that TOE determinants have a positive impact on adoption in Vietnam.

Colla and Lapoule (2012) have identified key success factors of grocery ‘click and drive’ model developed in French grocery retail companies and also understand the source of their competitive advantage. The study is based on a review of literature and analysis of various approaches developed by researchers in France. The study confirms identification of the main key success factors in literature but with exceptions of quality of consumer reception, which is valued by managers and consumers. It is further revealed from the study that there exists a real consensus between the key success factors identified in literature and core competencies which help in achieving the competitive advantage.

Gehrt et al. (2012) have tried to explore e-shopping in India through the application of shopping orientation concept. A survey was conducted to collect data from 536 consumer panel members. The researchers have identified three segments; value singularity, quality at any price, and reputation/recreation. It has been found that quality at any price and reputation/recreation were predominant online shopping segments. The value singularity not being a pioneer e-shopper in India contrasts with the early online shoppers in the USA.

Ha and Stoel (2012) examined the impact of e-shopping quality dimensions on consumer shopping outcome (e-shopping satisfaction and e-shopping intention). It has also tested moderating effects of consumer experiential e-shopping motives on the e-shopping quality and e-shopping outcomes in an online apparel retail store. The data was collected from 298 college students in the USA through an online survey questionnaire. Results of the study have revealed that website content/functionality and atmospheric/experiential quality have a significant impact on e-shopping satisfaction which in turn contributes to e-shopping intention. Privacy/security and consumer service have significant impact on e-shopping intention but not on e-shopping satisfaction. The study also supports moderating role of experiential e-shopping motives.

Jusoh and Ling (2012) have determined the factors that influence consumers’ attitude towards e-commerce purchase intention. In addition, the study has
investigated the influence of socio-demographic (age, income and occupation), online buying pattern (type of goods, e-commerce experience and hours of internet usage) and purchase perception (product perception, consumers’ service and consumers’ risk) on the e-purchase attitude of the consumer. The data has been collected through self-administered questionnaire by adopting convenient sampling techniques from 100 internet shoppers. The main findings of the study reveal that there is no significant difference in consumer attitude towards e-shopping among age group, occupation group and type of goods group but significant difference has been observed in income group towards e-shopping. A significant relationship was also observed in e-commerce experience, product perception, consumer service and attitude towards e-shopping. However, no significant relationship was observed between hours spent on the internet, consumers’ risk and attitude towards e-shopping.

Nazir et al. (2012) have tried to identify factors which directly affect consumers’ online shopping decision. To achieve this objective, a survey has been conducted among university students and the general public by distributing 120 questionnaires. Responses so collected have been analyzed using different statistical techniques. Results have revealed that consumers who have prior experience of online shopping prefer to purchase online in the future. However, some factors namely psychological, social, emotional and privacy affect the attitude of consumers towards online purchasing. Privacy and security protection are the two main factors that affect the behaviour of online consumers. In addition, the researchers have pointed out factors i.e. trust, price and convenience affects the majority of university students e-shopping intention.

Dwivedi et al. (2012) have given a general overview about the online retailing in India, opportunities available for e-tailing and challenges to be faced by online retailers. The study was based on a review of existing literature regarding online retailing. It has identified some of the factors which motivate consumers to go for online purchase. These factors include; convenience, payment mode, delivery, product comparison and cost and time saving. The researchers have also identified some of the challenges which include; slow change in buying behaviour, online portals are not up to the mark, lack of seriousness, issues concerning security and transaction frauds, competitors are just a click away, visitors can disappear in 15 seconds or less, shopping is a multistep process, time between initial visit and purchase has increased and consumers wait for merchants’ best offer.
Chandra and Sunitha (2012) have identified the factors for growth of e-tailing in India. Researchers have identified factors for growth of e-tailing which includes better technology gives better services, increased product diversity, more confidence in payment options, reducing incremental mark-up etc. Thus, e-retailers need to revisit some of their retail functions thereby develop further competencies in the area of merchandising and demand forecasting.

Goswami and Khan (2012) have investigated the present development and growth of online retail sector in India. The study also discusses various challenges and opportunities for retailers to achieve better growth and success in the country. The various challenges identified by the study that are faced by e-retailers in India include consumer bias, lack of touch-feel-try experience, mounting competitive pressures, untimely delivery of products and offline presence.

Nagra and Gopal (2013) analyzed the effect of demographic variables on the e-shopping behaviour of consumers. The study has emphasized on the online shopping parameters like satisfaction, purchase intention, frequency of online shopping, expenditure on e-shopping and number of items purchased as dependent variables. The data has been collected through a structured questionnaire. The finding of the study reveals that demographic variables like age, gender, marital status, income and family size have a significant impact on e-shopping outcomes.

Bui and Kemp (2013) have examined the impact of hedonic shopping experiences on emotional regulation processes and analyses the relationship between previous online music purchases and repeat purchase behaviour. The study has also explained the mediating role of consumers’ attitude, emotion regulation and subjective norms in shopping experience of online music. SEM has been used to analyze the results and perform hypothesis testing. Results have indicated that consumer attitudes, emotion regulation and subjective norms influence repeated purchase intention.

Gong et al. (2013) tried to develop an understanding of the factors that influence Chinese consumers to shop online by exploring the effect of demographic and media characteristic on e-shopping intention. Data has been collected through a survey of 503 Chinese consumers to test the conceptual model of e-shopping intention using hierarchical regression. Results of the study support most of the hypotheses. The age, income, education and marital status, and their perceived usefulness are significant predictors of online shopping intention.
Jiang et al. (2013) have identified key dimensions of convenience in an online shopping context. Their study ascertains convenience as a principal motivating factor for adoption of e-shopping. Initially, interviews were carried out with the focus group of online consumer to identify underlying factors of convenience. Then an instrument was developed and validated comprising of five key dimensions measuring online shopping convenience. The data was collected through a web based questionnaire survey. Results depicted five key dimensions of online shopping convenience- access, search, evaluation, transaction, and possession/post-purchase convenience.

Sharma and Khattri (2013) tried to examine the factors which prompt people to buy discount coupons and influence consumer behaviour. The data has been collected through an e-questionnaire and their responses were evaluated using various statistical tools and techniques. The study found that the buying behaviour of an online consumer is influenced by deal and discount coupon offered by webstores and preference towards mode of payment, which ultimately influences the consumers’ tendency to repurchase the same.

Liao et al. (2014) have attempted to understand the drivers of consumers’ behavioural loyalty and explore the relationship between intentional and behavioural loyalty in e-tailing context. The study has proposed a research model to explore the relationships among satisfaction, switching cost, intentional loyalty (word of mouth and repurchase intention) and behavioural loyalty (purchase frequency and monetary value). Primary has been collected through questionnaire from 266 respondents in the context of e-tailing. Results have shown that both satisfaction and switching cost are positively related to intentional loyalty (word of mouth and repurchase intention) and this relationship overweighs the switching cost. Word of mouth is unrelated to both purchase frequency and monetary value. In addition relationship between intentional and behavioural loyalty was weak in e-tail context.

Hajli et al. (2014) have studied the e-commerce adoption in developing countries like Iran. The study attempts to develop a realistic model by taking into consideration the existing models in this area, which have been empirically tested and applied to Iranian culture. The study is based on primary data that has been collected through a survey by questionnaire. The main findings reveal that barriers to e-commerce are lack of awareness among consumers related to benefits of e-commerce and organizational issues related to its application.
Subramanian et al. (2014) attempted to study the consumer satisfaction in Chinese e-retailing industry by employing SEM based on the asset-process-performance competitive theoretical framework. The researchers further tried to identify the e-service quality and service quality factors that have direct relationship with consumer satisfaction and competitiveness of Chinese e-retailers. The data was collected from 323 university students in China for determining model fit. Data analysis has revealed that consumer satisfaction has been influenced by both e-service quality and service quality factors. Further, competitiveness was influenced by selection of logistics providers as well as purchase experience and reliability.

Vos et al. (2014) have attempted to investigate the risk reduction strategies in online shopping through buyer’s trust. The researchers have adopted exploratory research design to analyze causal relationships among variables viz. e-quality, consumer loyalty, satisfaction and trust. The data has been collected from 92 e-buyers through a structured questionnaire. Findings revealed that three e-quality dimensions namely, ease of use, customization and assurance, e-scape and responsiveness have significant positive effect on e-loyalty and e-satisfaction. However, customization and assurance have a significant positive impact on e-trust.

Kandulapati and Bellamkonda (2014) attempted to measure service quality of online shops using e-SQUAL and validated the tool in the Indian context. The study examined the mediating role of service value on the relationship between service quality and consumer satisfaction. Data has been collected through an online survey using a structured questionnaire from e-shoppers in India. Results were obtained after using SEM which depicted that SQUAL is also valid for measuring e-SQUAL in Indian online shopping context. Perceived e-SQUAL has a significant impact on perceived service value, which in turn mediates the relationship between e-SQUAL and consumer satisfaction.

Bashir and Madhavaiah (2014) have investigated the determinants of young consumers’ intention to use e-banking services in India. The researchers have developed a model on the basis of TAM and have incorporated additional variables namely trust, perceived risk, social influence and self-efficacy. Data has been collected from 155 university students in the age group of 18-36 years through convenient sampling. Results of the study have revealed that perceive usefulness, perceived ease of use, trust, self-efficacy and social influence have a significant positive influence on young consumers’ intention towards internet banking. However,
perceived risk has a significant negative influence on intention towards internet banking. Out of these independent variables perceived risk has a major significant impact on intention followed by perceived usefulness, perceived ease of use and trust.

Puranik and Bansal (2014) have carried a study on internet users’ perception towards e-shopping and have examined factors that influence perception of online consumers towards internet shopping. The study was based on primary data collected from 100 internet users in Indore city. Exploratory factor analysis has been carried out on the data collected and seven factors have been retrieved from it namely relevant information, trustworthiness, prior experience, instant review, product delivery, transparency and image of seller. The findings of the study will assist the e-retailers to understand consumers’ needs and frame the strategies and policies to satisfy these needs.

Amasiatu and Shah (2014) have provided a description regarding the motives and nature of first party fraud in e-tailing. The review methodology has been adopted to synthesize existing research on first party fraud. Scholarly literature, as well as grey literature, has been used to understand motives and nature of e-tailing. The paper has identified motives namely financial, ego, revenge and situational; and nature namely de-shopping, chargeback fraud, credit abuse and application fraud or first party fraud in e-tailing. These insights will be beneficial to retail practitioners in devising preventive strategies.

Akhlaq and Ahmed (2014) have examined the extent to which key variables from TAM, i.e. perceived usefulness and perceived ease of use and other theoretical digital engagement (distrust, perceived risk, perceived enjoyment and legal framework) are responsible for variation in online shopping intention in Pakistan. An online survey using convenient sampling has been conducted among university staff and students through University’s online network. Findings of the study have revealed that independent variables such as perceived usefulness, perceived ease of use, perceived risk, perceived enjoyment, distrust and legal framework are the predictors of online purchasing intention.

Potoglou et al. (2015) have explored the role of privacy concerns on stated behavioural intentions in e-commerce industry of the UK. The study establishes a formal link across antecedents, latent constructs and behavioural intentions. It further explains the individual perception of privacy and general caution through observed individual characteristics and degree of association of perceptions (in the form of
latent constructs) with online transaction decisions. Primary data was used in the study, which has been collected from 500 online users in the UK. Findings of the study reveal that higher the individual privacy concerns, general caution and technical protection, less likely a consumer will purchase online. Also, privacy concern is more influential in determining the e-purchase decision of a consumer. Consumers with higher levels of general caution are more concerned about the personal data to be shared by e-retailer.

Lim (2015) proposed an integrated Information Systems-Consumer Behaviour (IS-CB) model to examine the antecedents and consequences of e-shopping and usage behaviour. The data has been collected from 320 e-shoppers of Malaysia and SEM was used to analyze the results. Findings of the study have shown that perceived value, social factors, perceived ease of use, perceived usefulness, entertainment gratification, web irritation, emotional state and web atmospherics are of key importance in the e-shopping process.

Rahayu and Day (2015) investigated the factors that influence Small Medium Enterprises (SMEs) in adopting e-commerce. The data has been collected from 292 owners/managers of Indonesian SMEs. Model of the study was based on Technology-Organization-Environment (TOE) framework and consisted of eleven variables which were organized into four groups namely: technological factors, organizational factors, environmental factors and individual factors. Results of the study reveal that technology readiness; perceived benefits; owners’ innovativeness; owners’ IT ability and owners’ IT experience are the key factors that influence Indonesian SMEs in adopting e-commerce.

Falk and Hagsten (2015) have carried out a study that investigates e-commerce pattern in 14 European countries and its impact on labour productivity improvement. An empirical investigation was carried out through a static specification and a dynamic panel data model. The descriptive results of the study reveal that e-sales activities after starting from a lower point have been increasing slowly over time. The Ordinary Least Square (OLS) estimates, which control industry, time and country effects, have shown that the changes in e-sales activities and labour productivity growth have a significantly positive relation. Results also demonstrate that smaller firms gain most from e-sales increase.

Chou et al. (2015) have focused their study on the female online shopping. The study has been aimed to examine the mediating role of e-loyalty in the context of e-
satisfaction and e-trust in online clothing stores. A sample of 482 females having online shopping experience was collected. Results have shown that both perceived online privacy and security are positively associated with e-trust, whereas web design is not. Further, perceived delivery time and website design are positively associated with e-satisfaction. Both e-trust and e-satisfaction are positively influenced by e-loyalty for female online apparel shoppers.

Yoon and Occena (2015) developed a trust model in C2C e-commerce which incorporates four perspectives, viz. Natural Propensity to Trust (NPT) as a personality perspective; Perception of Website Quality (PWSQ) as a website feature perspective; Other’s Trust of Buyers/Sellers (OTBS) as an interpersonal transaction perspective and Third Party Recognition (TPR) as an institutional feature perspective. The study has also analyzed the role of gender and age towards trust in C2C e-commerce. Results of the study have revealed that PWSQ and TPR influence trust in C2C e-commerce in general. The age factor has a moderating role in the C2C e-commerce. The model helps in understanding trust in C2C e-commerce.

Bredzel-Skowera and Turek (2015) studied the prospects of e-commerce in Poland and presented the characteristics of Polish e-commerce industry, the opinions of internet users on online shopping and the extent of use of web analytics and various marketing activities taken by Polish e-stores. The researchers have suggested certain areas (marketing activities, social media, communication channel, web analytics, approach to media etc.) for improvement in the functioning of the e-commerce market in Poland.

Jones and Livingstone (2015) have explored the effect of online retailing on corporate real estate strategies by examining current trends and approaches of leading e-retailers in this evolving marketplace. The study has derived insights from existing literature and has considered case studies, information from financial reports, websites and evidence directly from retailers. The study also considers the interface between virtual and physical retail landscapes. Findings have shown that internet has changed the retailing marketplace and large numbers of retailers are now adopting multi-channel sales strategies where an adapted physical store remains a central element.

Al-Debei et al. (2015) have examined consumer attitudes towards online shopping in Jordan by studying variables such as trust, perceived benefits, perceived web quality and electronic word of mouth. The study employs structured and self-administered questionnaire for targeting online shoppers (273 online shoppers were
involved) of reputed e-stores in Jordan. Findings have revealed that consumers attitude towards online shopping was determined by trust and perceived benefits. It has also been found that perceived web quality leads to higher levels of trust in an online store and has a significantly positive impact on perceived benefits.

Pantano and Priporas (2016) attempted to determine the impact of mobile technologies on consumer behaviour. The study identified various drivers responsible for the adoption of mobile shopping by the consumer. The qualitative research approach involving 29 consumers in Italian market (where mobile shopping is still at an early stage) has been used in the study. The study has found that consumers are now shifting from e-channels to mobile channels due to the influence of technological innovations on retail settings rather than cognitive standpoint.

Das (2016) has attempted to examine the moderating role of regulatory focus orientations in consumer e-tailing activities. The researcher has performed a laboratory experiment on 297 shoppers to test the theoretical propositions. Collected data has been analyzed using various statistical techniques (t-test). Results of the study have revealed that consumers’ e-purchase intention, product review and spreading of the negative word of mouth vary from promotion-focused individual to prevention-focused individuals after an unpleasant shopping experience. The results have also shown that the regulatory focus-oriented e-consumers are encouraged by sales promotions.

Reimers et al. (2016) have explored the influence of Permission e-mail Marketing (PEM) on the perceived value derived from internet shopping. The study has performed an online survey in Melbourne Australia and has collected a data from 338 consumers. After applying SEM, results have indicated that PEM positively influences the perceived usefulness, ease of use and enjoyment derived from shopping online. It was also observed that PEM serves to reduce the perceived risk.

Celik (2016) has explored the influence of anxiety on consumer adoption of online shopping on the basis of United Theory of Acceptance and Use of Technology (UTAUT). The study has used variables such as effort expectancy, performance expectancy and behavioural intention within the contingencies of age, gender and experience. A self-administered questionnaire was addressed to 438 respondents and partial least square technique was used for data analysis. Results of the study have shown that anxiety exerts a negative direct effect on performance expectancy and
effort expectancy and behavioural intentions constructs. Also moderating role of age, gender and experience have been confirmed by the study.

Matute et al. (2016) have explored the electronic word-of-mouth quality, credibility and quality as antecedents of consumers’ online repurchase intentions. SEM has been employed on a sample of 252 online consumers and the data has been collected through an online questionnaire. The study proposes a model were trust and perceived usefulness act as mediators. Results of the study have shown that only electronic word of mouth has a positive direct effect on consumers’ repurchase intention while quality has a negative influence. Perceived usefulness mediates the influence of all electronic word of mouth characteristics on online repurchase intention. Quality and credibility also indirectly influence the repurchase intentions through trust on the online vendor.

Hu et al. (2016) have explored the effect of customized logistics services on the satisfaction level of e-shoppers and the moderating role of product type. The data has been collected from the Tmall.com, one of the largest e-store in China. Exploratory factor analysis and two-way ANOVA were used for data analysis. Findings of the study have revealed that Customized Logistic Services (CLS) positively impacts online shopper’s satisfaction level however, product type was not found to moderate the relationship between CLS and online shopper’s satisfaction level.

2.4. Research Gaps

The review of literature on online shopping has revealed that majority (more than 90 percent) of research in this area has been conducted outside India. There is dearth of literature available in India which explores the acceptance of online shopping by identifying the motivating factors and various challenges of online shopping. Earlier studies have focused on the influence of (e-Word of Mouth) e-WOM on consumer behaviour, along with its antecedents and consequences (Hennig-Thurau et al., 2004; Khammash and Griffiths, 2011). Few studies have focused on the impact of e-WOM characteristics of consumers on the repurchase intention. Most studies have explored the effect of isolated dimensions of information (quality & credibility) separately (Park et al., 2007; Cheung et al., 2008). Other studies have focussed on the trust and website usefulness as the important determinants in explaining consumer behaviour in the context of online shopping (Gefen et al., 2003; Chiu et al., 2012). However, very few studies have explored the influence of diverse online shopping determinants and
consumer characteristics on e-trust and repurchase intention from a holistic perspective.

Understanding the antecedents of trust in an online shopping constitutes an important research issue. Prior studies have usually applied the ‘antecedent – trust – outcomes’ model to study trust formation (Lu et al., 2010; Shankar et al., 2002). Jarvenpaa et al. (2000) opined that the size and reputation of a webstore are major determinants of consumer trust in selection of an online shopping store. Similarly, Pavlou and Gefen (2004) deciphered that factors, such as feedback mechanisms and trust in the intermediary, are significant predictors of consumers’ trust in an online marketplace. The present study attempted to extend the ‘antecedent – trust – outcomes model by incorporating TAM determinants thereby giving a more comprehensive picture of online shopping behaviour of consumer. Further, very less research has been conducted on the sustainable business model for Indian e-commerce sector by exploring the actual consumer behaviour in India. India has huge potential of online shopping business (e-commerce) because of its large consumer base. The perusal of the previous research studies have revealed the following:

1. Previous research studies have widely adopted Technology Acceptance Model (TAM) for explaining the consumers’ intention towards e-shopping as website being the primary interface between consumer and company. However, TAM does not completely explain the online behaviour of the consumer due to certain discrepancies related to repurchase intention. Therefore, the present study extent TAM model by incorporating e-shopping determinants and e-shopping outcome (repurchase intention).

2. Earlier studies have mostly focused on the risk, e-trust and e-shopping intention independently. There is hardly any study which has explored these variables together. The present study has investigated these variables together and explored e-trust and e-satisfaction as antecedents of behavioural intention to repurchase which form the basis of the sustainable business model.

3. The study has analyzed perceived safety/credibility as the successor of privacy, security and reliability, which are key determinants of the online shopping in the Indian context.

4. Prior research has been conducted outside Indian context, there is hardly any substantial research study in the Indian context addressing the profitability
issues of e-retailer by analysing Indian consumer behaviour on the basis of variables such as web design, perceived safety/credibility, perceived benefit, e-trust and repurchase intention.

5. There are few studies on online shopping in India, but these studies have mostly been conducted in metro cities. There are very few studies which have so far been conducted on online shopping in the state of Jammu and Kashmir. The purchasing behaviour of the people of Jammu and Kashmir regarding internet shopping will be different from those of metro-cities. Therefore, a need is felt to undertake a study on online shopping, which investigates the impact of e-shopping determinants on e-trust and repurchase intention, in the state of Jammu and Kashmir.

The study will try to fill these knowledge gaps by exploring Indian shopping orientations and their relationship to online shopping. In view of the above discussions, the present study proposes a conceptual model, which is discussed under the separate heading.

2.5. Proposed Model

E-commerce has become one of the critical and vital aspects of marketing strategy and consumer relationship in the present context. There has been a growing need for evolving and developing new knowledge, models and theories based on online consumer behaviour (Close and Kukar-Kinney, 2010). According to Yang and Lai (2006) for a better understanding of the consumer behaviour, marketers need to develop more effective marketing strategies because web provides more data and information about the consumers as compared to offline shopping. TAM model has been developed by the researchers (Davis, 1989; Davis et al., 1989), on the basis of theory of reasoned action (Ajzen and Fishbein, 1980) and theory of planned behaviour (Ajzen, 1985), to investigate and predict acceptance of Information Systems (IS) or Information Technology (IT). TAM has advocated belief-attitude-intention-behaviour causal relationship and postulates two beliefs about innovation, perceived usefulness and perceived ease of use, which is instrumental in developing an attitude towards new technology usage, positive intention and ultimately would result in behavioural change among the users. Perceived usefulness has been defined as “the degree to which a person believes that using a particular system would enhance his or her job performance” and perceived ease of use has been defined as “the degree to which a
person believes that using a particular system would be free of effort” (Davis, 1989, p. 320).

Despite the robustness of TAM, research studies have shown some discrepancies and irregularity in the results. Some studies have found the positive and significant effect of ease of use on attitude (Chen and Tan, 2004; Shih, 2004) while others have revealed insignificant effects (Chau and Hu, 2001; Townsend et al., 2001). Researchers have suggested that trust, satisfaction, loyalty, enjoyment and performance may influence repurchase intention more strongly than ease of use (Shih, 2004; Vijayasarathy, 2004; Chou et al., 2009). Chou et al. (2004) have argued that website is the primary interface for the consumer to purchase a product or service online. Web design is one of the important factors that influence consumers online purchase decision. Therefore, TAM needs to be extended by incorporating additional variables to adapt to the online shopping context as shown in the Figure 2.2.

Figure 2.2: Conceptual Framework of Sustainable E-Shopping Acceptance Model (SESAM); Source: Developed by the Researcher

The model integrates e-shopping determinants (shown in orange colour boxes), TAM determinants (shown in blue colour boxes) and e-shopping outcomes (shown in...
green colour boxes) in a Sustainable E-shopping Acceptance Model (SESAM). The e-
shopping determinants include three higher order constructs namely web design,
perceived safety and perceived benefit. Web design has two dimensions- web
interface and web information; perceived safety has three dimensions- privacy,
security and reliability; and perceived benefit has again three dimensions-
convenience, interactivity and enjoyment. Similarly, TAM determinants include
perceived usefulness and perceived ease of use; and e-shopping outcomes include e-
trust, e-satisfaction and behavioural intention to repurchase.

2.6. Conceptual Framework and Hypotheses Development

Online shopping has received much impetus from the last few decades both in
terms of research and new opportunities for business developments by identifying the
various motivating factors for it (Alijani et al., 2014). In this context, TAM has
emerged as one of the most popular models for investigating determinants of online
shopping (Celik, 2011; Kim et al., 2013). TAM has been first conceived by Davis et
al. (1989) for the purpose of identifying factors that determine computer usage in
general. Besides, it has been subjected to the criticism and was updated from time to
time by researchers. It has been criticized on the ground of having only two
independent variables such as perceived usefulness and perceived ease of use and has
failed to identify all the e-shopping determinants. (Van der Heijden, 2000). This leads
to the addition of more determinants such as perceived risk (Li and Huang, 2009) and
task technology fit (Klopping and McKinney, 2004) to the original model. The model
also focussed on utilitarian factors, which has led to the addition of perceived
enjoyment (Childers et al., 2001). Zhou et al. (2007) have incorporated four key
determinants of online shopping such as consumer characteristics, website
characteristics, shopping orientation, perception benefits and risks. Some researchers
have added demographic moderators to TAM to increase its explanatory power
(Bagozzi, 2007; Kim et al., 2013).

In spite of these modifications there are still some discrepancies in the extended
TAM model such as its inability to identify various factors that influence perception
of consumers regarding perceived usefulness, perceived ease of use (Van der Heijden,
2000; Bagozzi, 2007), perceived risk and enjoyment as well as e-shopping outcomes
i.e. trust, satisfaction and repurchase intention. Therefore, the study identifies three
online shopping determinants- web design, perceived safety/credibility, purchase
benefit and examine their impact on the TAM determinants and online shopping outcomes. These determinants have been discussed as under;

2.6.1. Behavioural Intention to Repurchase

Repurchase intention has been considered as a primary factor to determine consumers’ repurchase behaviour. Repurchase intention has been understood as the subjective probability that a consumer will continue to purchase from a particular e-retailer in the future (Chiu et al., 2009). Consumers’ repurchase or loyalty has been considered as the basis to profitability and success of web store. According to Mainspring and Bain & Company (2000) the normal consumer must shop four times at an online store before the store benefits from that client. This depicts that web consumer behaviour intention is a fruitful research area in e-marketing.

The previous research studies have suggested that service quality and satisfaction positively influence purchase intention (Lee and Lin, 2005). Rust and Zahorik (1993) have argued that overall service quality and e-satisfaction significantly influences market share, consumer retention and profitability. These findings were further supported by Llusar et al. (2001) who examines mediating role of satisfaction in the relationship between perceived quality and purchase intention in an e-commerce setting. Song and Zinkhan (2003) have examined the relationship between behavioural intention and website usage by highlighting variables such as: repeated purchases; repeated visits to e-store websites; recommendation of e-store website to others; and positive remarks/comments about the e-store website as key determinants of this relationship (Hausman and Siekpe, 2009). Ha and Stoel (2012) have opined that satisfaction with e-shopping derived from e-shopping quality assessment will predict behavioural intention to purchase online. On the basis of above discussed literature e-trust and e-satisfaction are the key determinants of behavioural intention to repurchase in an internet shopping context. Therefore, the study has considered behavioural intention to repurchase as a final dependent variable.

2.6.2. Web Design

Websites are actually the type of information systems which allow consumers to choose products and services according to their needs and requirements. It is a primary interface between retailer and consumer, yet very little is known about the impact of web interface on consumer’s intention to purchase online (Richard, 2005).
The reason may be that earlier web design has been assumed as mere information technology paradigm (Yang et al. 2003). In this connection, Spiller and Lohse (1997-1998) have found that some potential shopping problems such as little product information, low-quality pictures, limited product selection, few service features and poor web interface can be attributed to poor web design. These findings were further supported by research studies, which argued that close relationship between website attributes and consumer online shopping experience (Szymanski and Hise, 2000; Koivumaki, 2001). Consequently, the website that employs web features more effectively in accordance with consumer expectations can have a unique competitive advantage (Piccoli et al., 2004). Hence, building and understanding the way potential consumers view web interface can help e-stores to sustain competitive advantage (Richard, 2005). The present study takes web interface in the context of visual graphics, search effectiveness and user friendliness. Several research studies have identified elements of web interface that contribute to positive assessment of the website such as entertainment, informativeness, organization, interactivity, navigation, structure, etc. (Chen and Wells, 1999; Wolfinbarger and Gilly, 2003; Richard, 2005).

Web information is the quality and quantity of information available on the website regarding a product or service. Web information has a direct effect on purchase intention of a consumer. This fact has been supported by researchers (Lohse and Spiller, 1998; Schubert and Selz, 1998; Liu et al., 2000), who have given emphasis on the importance of useful product information to consumers, which allows them to perceive website as high-quality content of information in both graphics and text forms (Lee and Littrell, 2005). Lee and Littrell (2003) have opined that in addition to product description some cultural information must be made available on the website related to a particular product. The present study has operationalized web information in terms of correct, timely, reliable and adequate information. Some empirical studies have found that web design attributes are strong predictors of consumer quality judgments, satisfaction and loyalty for internet retailers (Wolfinbarger and Gilly, 2003; Lee and Lin, 2005).

Calisir and Calisir (2004) have investigated usability factors (ease of use and usefulness) affecting end-user satisfaction. The researchers have found that system capability and user guidance (web factors) are determinants of perceived usefulness. Song and Zinkhan, (2003) have argued that web design attributes such as menus,
icons, links, colours, graphics and music enhance both ease of use and usefulness. Therefore, a good design and properly constructed websites having attractive, appealing features and make transaction process easy will increase both perceived ease of use and perceived usefulness (Chen and Wells, 1999; Ahn et al., 2003). On the basis of above discussion following hypothesis has been proposed:

**H1:** Web design (web interface and web information) has a positive impact on perceived usefulness.

### 2.6.3. Perceived Safety/Credibility

Perceived safety/credibility is understood as confidence and belief about e-retailer regarding security of transaction, privacy of user information, reliable and undamaged delivery and meeting consumer expectations. The present study has expressed perceived safety in three components such as privacy, security and reliability (Hine and Eve, 1998). Research studies have found that transaction security (including personal information and credit card information) have been the most important concerns for consumers in online shopping (Raab and Bannett, 1998; Furnell and Karweni, 1999; Baker, 1999; Keneey, 1999). Parasuraman (2000) has argued that insecurity and negatively affects technology adoption. Flavian and Guinaliu (2006) have examined that perceived *security* by online consumers regarding their personal data held with e-retailer influences trust. Web stores can increase trust among consumers by reducing perceived environmental risk and increasing security (Warrington et al., 2000; Eid, 2011). Liao and Cheung (2002) in their study on attitude towards internet-based e-banking have demonstrated that web security is a significant determinant of consumer attitude towards internet shopping (Shih, 2004).

Although, security and privacy are closely related, this study has taken them as distinct constructs. **Privacy** is a conscious effort of e-retailer in dealing with consumer data/information while security deals with the inadvertent compromise of consumer data to a third party (hacker and identity thief). The present study understands security as the safe payment mechanism and privacy as the confidentiality of consumer personal information. Hoffman *et al.* (1999) have suggested that one of the prime reasons for the reluctance of online shopping is providing personal information to online retailers due to lack of trust. Privacy has been understood as the degree to which the online shopping web store is safe and protects the consumers’ information (Chiu *et al.*, 2009; Badrinarayanan *et al.*, 2010).
E-store websites acquire a lot of information about the visitors through both explicit (surveys) and implicit means (cookies) thereby providing necessary data to decision makers regarding marketing, advertising and other promotional activities (Armesh et al., 2010). Lee et al. (2011) have observed that most of the internet buyers have a threat to purchase online due to lack of privacy and possibility that online retail stores will misuse their personal information.

**Reliability**, in the present study is understood as the accurate display and description of products and services so that consumer receives products which they have actually ordered and are delivered on promised time (Vos et al., 2014). Dabholkar (1996) has observed that ease of use and reliability has significant relationship with usefulness. Moreover, Zhu et al. (2002) has found that reliability has a direct positive effect on perceived service quality and consumer satisfaction in e-banking systems (Lee and Lin, 2005). Wolfinbarger and Gilly (2003) have argued that reliability is the most basic building block of online quality and influences usefulness and e-trust in internet retailing.

Kamarulzaman (2007) has suggested that e-shopper having higher perceived security/privacy will encourage usefulness of e-shopping more and will more likely adopt e-shopping. Ha and Stoel (2009) have found that web quality which comprises of web design, consumer service, privacy/security and atmospheric/experiential has positive influence on usefulness. Earlier studies have shown that privacy has an indirect effect on perceived usefulness through trust in an online shopping context (Bart et al., 2005; Liu et al., 2005; Chiu et al., 2009). Xing and Grant (2006) have observed that secure website may be perceived by consumers as more useful in online shopping. In light of the above discussions following hypothesis has been formulated:

**H2;** Perceived safety/credibility (security, privacy and reliability) has a positive impact on perceived usefulness.

### 2.6.4. Perceived Benefit

The present study defines perceived benefit as a consumer’s belief regarding various benefits associated with purchasing decisions from a particular e-store website. E-consumers purchase from websites because they perceive many benefits (convenience, cost saving, time saving, availability of products, prompt consumer support, discounts on special occasions and enjoying) associated with it as compared to traditional shopping stores (Margherio, 1998). Kim et al. (2008) have found that
perceived benefit has a significantly positive impact on online shopping usage. The current study observed perceived benefit in terms of three sub-variables such as convenience, interactivity and enjoyment.

**Convenience** has been regarded as one of the important determinant of online shopping (Evanschitzky *et al.*, 2004). The convenience benefits of internet shopping being lesser search costs, broader array of products and time saving makes it advantageous to consumers (Beatty and Smith, 1987). Jayawardhena and Wright (2009) have argued that perceived convenience of online shopping with particular e-retailer facilitated perceived usefulness and made e-retailing more attractive, enjoyable and exciting. Lohse and Spiller (1998) in online shopping have subsumed timely delivery, ease of ordering and product display under convenience. McDonald (1993) has argued that ease of ordering appears to be an influential factor in e-shoppers’ buying decision. Berry *et al.* (2002) have concluded that greater the time costs associated with service, lower will be the perceived convenience of a consumer.

**Interactivity** in online shopping context refers to the degree of communication between consumers and e-retailers, anywhere anytime (Blattberg and Deighton, 1991; Jayawardhena and Wright, 2009). Ghose and Dou (1998) have argued that degree of interactivity between e-retailers and consumers influence the perceived web quality and usefulness. They have further found that consumer support has been a most influential dimension of interactivity along with other dimensions such as personal-choice helper, surfer postings and promotion. The various online services provided by e-store websites increases interactivity with consumer include- e-enquiry form, order tracking status, consumer review and feedback (Lim and Dubinsky, 2004). Therefore, the interactivity of the e-retailer website offers utilitarian benefits (saving time/effort, reducing risk and increasing search effectiveness) and hedonic benefits of enjoyment (Klein, 1998; Koufaris *et al.*, 2001, 2002; Srinivasan *et al.*, 2002).

**Enjoyment** has been defined as the extent to which online shopping is perceived to be entertaining and fun. Researchers have found that enjoyment has significant relationship with intention to use (Davis *et al.*, 1992; Teo *et al.*, 1999; Venkatesh *et al.*, 2002). The other school of scholars have argued that enjoyment has significant impact on consumers’ attitude and behaviour, which encourages consumer intention to return (Koufaris *et al.*, 2001; Childers *et al.*, 2001; Koufaris, 2002; Hampton-Sosa and Koufaris, 2005; Chiu *et al.*, 2009; Hausman and Siekpe, 2009; Gehrt *et al.*, 2012). Some researchers have identified hedonic aspects on e-shopping such as enjoyment,
self-gratification and social experiences as the influential factors of e-shopping activities (Childers et al., 2001; Parsons, 2002; Joines et al., 2003). Ha and Stoel (2009) have found that enjoyment has a positive impact on perceived usefulness. This has also been supported by researchers (Davis et al., 1992; Bruner and Kumar, 2005; Lee et al., 2005) that enjoyment is a major factor that drives users to use new technology. On the basis of above discussion following hypothesis has been postulated:

**H3;** Perceived Benefit (convenience, interactivity and enjoyment) has a positive impact on perceived usefulness.

### 2.6.5. Perceived Ease of Use (PEOU)

According to Bisdee (2007) perceived ease of use could implicit as the degree to which the online shopping consumer believes that shopping will be free of effort. Research studies have found that PEOU is a significant predictor of attitude towards technology-based services (Dabholkar, 1994; Heijden, 2000). According to Van der Heijden (2004) perceived ease of use is a hedonic-oriented factor which increases with the convenience of shopping website and interaction of consumer with web will increase (Barkhi and Wallance, 2007). Gefen and Straub (2003) have found a positive relationship between PEOU and perceived usefulness (Cyr et al., 2007). Kaplan et al. (2007) have observed that the effect of PEOU on behavioural intention is mediated through perceived usefulness. The effect of PEOU diminishes as users become familiar with technology (Gefen, 2003). Bigné-Alcañiz et al. (2008) have opined that PEOU has a strong positive impact on perceived usefulness (Venkatesh and Davis, 2000; Shih, 2004). Davis (1989) has also suggested that PEOU has indirect effect on system adoption through perceived usefulness. Conclusively, PEOU has got both direct and indirect effect on repurchase intention of the consumer. The indirect effect occurs through perceived usefulness, because easier the technology to use more useful it can be (Dabholkar 1996; Venkatesh, 2000). In addition, PEOU has significantly positive effect on e-trust in an internet shopping environment (Kamarulzaman, 2007). Thus, following hypotheses have been formulated:

**H4a;** Perceived ease of use (PEOU) has a positive impact on perceived usefulness.

**H4b;** Perceived ease of use (PEOU) has a positive impact on e-trust.
2.6.6. Perceived Usefulness (PU)

Perceived usefulness has been defined as the degree to which e-shopper believes that internet shopping will enhance his/her purchase performance. The consumers who will accomplish shopping tasks more efficiently will intent to exhibit stronger repurchase intentions (Babin and Babin, 2001). Cyr et al. (2007) have argued that PU has a positive impact on e-loyalty. An e-store website can accomplish usefulness if it delivers services to consumers according to their expectations (Barnes and Vidgen, 2000). The usefulness and accuracy are the two prominent variables which influence consumer attitude. Perceived usefulness determines IT use and intention to use (Gefen and Straub, 1997; Gefen and Keil, 1998; Agarwal and Prasad, 1999) and e-commerce adoption also (Gefen and Straub, 2000). McKnight et al. (2002) have argued that perceived usefulness and perceived ease of use of an e-retailer can lead to trusting intentions and then influence trust behaviour in an e-commerce website. However, some researchers has observed that perceived usefulness influences e-trust (Suh and Han, 2002), while others argued that trust influences usefulness (Gefen, 2004; Chiu et al., 2009). Salimon et al. (2014) observed that perceived usefulness has a positive relationship with e-satisfaction in banking service adoption. The ability of a bank to maintain the useful website and other e-banking channels will determine satisfaction level of consumers towards e-banking adoption (Al-Majali and Mat, 2011; Eid, 2011; Chandio et al., 2013). Further, it has been opined by Tu et al. (2012) that perceived usefulness and e-satisfaction have positive relationship with e-trust in consumer to consumer markets. On the basis of above discussions following hypothesis has been formulated:

**H5a**: Perceived usefulness (PU) has a positive impact on e-trust.

**H5b**: Perceived usefulness has a positive impact on e-satisfaction.

**H5c**: Perceived usefulness mediates the effect of perceived ease of use on e-trust.

2.6.7. E-Trust

The internet shopping comprises of interaction/relationship between consumer and online retailer. Reichheld and Schefter (2000) have examined trust as an important determinant of e-commerce because of increased ease with which e-stores behave opportunistically. Trust has been defined as “willingness to rely on an exchange partner in whom one has confidence” (Moorman et al., 1993, p. 82). In addition to the
above definition, Corritore et al. (2003, p. 740) have put forward a definition of e-trust as “an attitude of confident expectation in an online context or risk that one’s vulnerabilities will not be exploited”. Researchers have found that trust encourages e-purchase and influences the attitude of consumers to purchase from a particular e-store (Gefen, 2000; Gefen et al., 2003). According to Ajzen’s (1991) theory of planned behaviour, trust can create a value of feelings towards a particular e-store which in turn enhances consumers’ intention to purchase from a web store. Several researchers have found that trust has a direct and positive relationship with willingness to buy (Mcknight et al., 1998; Bhattacherjee, 2002; Gefen, 2004; Kim et al., 2008). The findings of prior research studies (Gefen et al., 2003; Pavlou, 2003; Zboja and Voorhees, 2006) support that trust plays a crucial role in driving perceived usefulness and consumer repurchase intention in internet shopping context (Chiu et al., 2009; Lim, 2015).

Lee and Lin (2005) have empirically demonstrated that online trust has a significantly positive impact on consumer satisfaction in internet shopping context. Horppu et al. (2008) has argued that e-trust and e-satisfaction have a positive relationship when brand familiarity is used as a moderator. Trust and perceived-value have a significant influence on satisfaction in an e-commerce context (Anderson and Srinivasan, 2003). Besides, Lee and Turban (2001) ascertain that lack of trust has been an important cause for consumers’ reluctance towards online shopping. Reluctance arises due to uncertainties or perceived risk about payments and security of personal information. Perceived trust of an e-consumer is very important in retaining consumers and it has been demonstrated by Chiou and Pan (2009) that e-stores should build asset specificity for enhancing consumer retention and loyalty. Many researchers have argued that trust is a crucial factor in determining online transactions and sometimes plays a mediating role between usefulness and satisfaction (Lee and Cheung, 2004; Chiu et al., 2009; Badrinarayanan et al., 2010). Researchers have found that perceived usefulness has a positive influence on both trust and satisfaction in e-commerce setting (Suh and Han, 2002; Salimon et al., 2014). It has been concluded by researchers that trust is one of the significant priority for success of e-commerce industry (Shin et al., 2013). In light of the above discussion following hypotheses have been formulated:

**H6a**: E-trust has a positive impact on e-satisfaction.

**H6b**: E-trust has a positive impact on behavioural intention to repurchase.
H6c; E-trust mediates the effect of perceived usefulness on e-satisfaction.

2.6.8. E-Satisfaction

E-satisfaction can be defined as “the contentment of a consumer with respect to his or her prior purchase experience with a given e-commerce firm” (Anderson and Srinivasan, 2003, p. 125). Satisfaction is the psychological state of consumer’s feelings resulting from prior purchase experience (Oliver, 1997). Kim and Stoel (2004) have emphasized on greater consumer satisfaction for online consumers or else will switch over to other e-retailers. Zins (2001) has suggested that higher level of e-satisfaction will lead to greater loyalty, which will develop higher repurchase intention among online consumers (Ha and Stoel, 2012). It has been reported that only 15-35 percent of satisfied consumers return to the marketer after the first purchase. Therefore, marketers should take into consideration experienced consumers who have already made a purchase because satisfaction takes place before retention and repurchase (Khalifa and Liu, 2005). Dholakia and Zhao (2010) have suggested that high-experienced consumers are more difficult to be satisfied.

Research scholars have found that long delivery time is one of the major factors for dissatisfaction among consumers (Collier and Bienstock, 2006; Goetzinger et al., 2006). The delivery time may be in the form of dispatch, shipping and delivery. Consumers would be more satisfied with their e-shopping experiences if e-retailers could guarantee to process their orders and deliver their items quickly (Schaupp and Bélanger, 2005). Hsu et al. (2006) opined that satisfaction has a positive influence on consumers’ intention to repurchase from the e-store. On the basis of some previous studies, satisfaction positively affects consumers’ repeat e-purchase intention and positive word of mouth (Zeithaml, 2000; Lee and Lin, 2005). Cyr (2008) has found that e-satisfaction is strongly related to e-loyalty in three countries; Canada, Germany and China. And loyalty generally is understood as the repeated purchasing behaviour. Thus, following hypotheses has been formulated:

H7a; E-satisfaction has a positive impact on behavioural intention to repurchase.

H7b; E-satisfaction mediates the effect of e-trust on behavioural intention to repurchase.
2.7. Socio-Demographic Variables

Lu and Hsiao (2010) have found that age, gender and income affect users’ online behaviour or purchase intention. Similar results were indicated by Hsiao and Chen (2016) that age, gender and income act as control variables and influence purchase intention in online shopping. Some researchers have indicated that gender, age, education level, employment/occupation, income level, experience and geographical region influence consumers’ continuance to e-shopping in Saudi Arabia (Al-Maghrabi and Dennis, 2011). Men and women show significant differences in online information search (Yoo-Kyoung and Bailey, 2008), women demonstrate a stronger need than men for tactile cues in product evaluation (Citrin et al., 2003). It has been argued by Rodgers and Harris (2003) that inadequate perceived emotional benefits is one of the underlying reasons for less involvement of women towards e-commerce. Other researchers have opined that men are more concerned about information seeking (Maltby et al., 2003), while women emphasize on socio-emotional traits (Sanchez-Franco, 2006). Pantano and Priporas (2016) have observed that gender, age, education and frequency of online shopping influence consumers’ online purchase experience.

Several studies have reported positive relationship between age and online shopping (Doolin et al., 2005; Liebermann and Stashevsky, 2009), while others reported negative relationship (Joines et al., 2003; Swinyard and Smith, 2003). It has been observed by Vijayasarathy (2002) that age and monthly household income affect online product characteristic and intention to shop online. Web stores emphasize on product features on their web pages and categorize their products according to the age and household income of consumers. It was further argued by Vijayasarathy (2004) that intention towards online shopping is influenced by usage of internet, level of education, marital status, age of consumers, gender and household income of consumer. Jiang et al. (2013) while analyzing consumers’ perception of online shopping convenience, observed that gender, age, education level, annual household income, frequency of shopping and average time spent online affect consumers’ online shopping attitude.

Education level has revealed a positive effect on online shopping (Liao and Cheung, 2001; Swinyard and Smith, 2003; Susskind, 2004) while other studies have revealed no effect (Mahmood et al., 2004, Liebermann and Stashevsky, 2009). Yoon and Occena (2015) attempted to investigate the impact of factors influencing trust in
C2C. These researchers found that gender and age do not affect e-trust in an online setting. Lin and Sun (2009) have considered occupation, income, level of education, age, gender, online shopping frequency and internet familiarity level as the influencing factors of satisfaction and loyalty in online shopping. Gong et al. (2013) have investigated the influence of demographic factors like gender, age, marital status, education level, and monthly income on consumers’ online shopping behaviour in China. It has been found by the researchers that gender has an insignificant effect on online shopping intention while as age, income, marital status has significant effect and education level has a partial effect on online shopping intention. On the basis of preceding discussions, the study considers geographical division, urban-rural dichotomy, gender, marital status, employment, age, level of education, monthly family income, usage of internet and frequency of shopping as socio-demographic variables.