The previous chapter presented details about the results obtained and subsequent discussion on the findings so derived from results. Analysis and interpretation of results has been carried out in five stages viz. descriptive analysis, comparative analysis, SEM analysis, mediation analysis and moderation analysis. In the present chapter an attempt has been made to summarize findings in accordance with the plan of analysis made in the previous chapter. These findings were coordinated and comprehended according to objectives and hypotheses of the study. Consequently, inferences were drawn regarding cause and effect relationship of variables undertaken in the present study. In light of the findings, suggestions and implications are provided for strategy and policy formulation. The chapter closes with comprehensive conclusion, limitations and future research for the present study.

5.1. Brief Description of Findings

E-shopping has now become a buzz word and sensation in the current scenario. It has given rise to a new generation of consumers who love to shop from online web stores. Findings of the study are mainly based on sociodemographic (socio-economic) and psychometric measurements of various indicators. The study will briefly summarize the findings of both sociodemographic and psychometric variables including SEM findings.

5.1.1. Urban-Rural Dichotomy

- The study observed that there exists a significant difference in the mean score across urban and rural consumers towards web interface. The effect size index (.170) indicates a small difference in the mean score across urban and rural sub groups. The finding is justified by the fact that urban consumers are more conspicuous towards the visual graphics, navigability and effortless accessibility of the web store. On the other hand, rural consumers focus more on quality and durability of the product. Urban consumers have more exposure to web store, therefore, prefer features such as menus, icons, links (computer factors), colours, graphics and music as compared to rural consumers.

- A significant small difference in the mean score was observed for privacy between urban and rural consumers. The reason being the urban consumers are concerned about the privacy of their personal information available on the e-store. Further, urban consumers are more conscious about the consequences of
sharing personal information with a third party and are ready for higher monetary value to prevent e-retailers from sharing their personal information. However, rural consumers have less exposure and are little conscious about their personal information. Further, the small significant difference was also found in the mean for reliability across urban and rural consumers. Higher mean score of urban consumers indicates their relative preferential nature towards product reliability, after sale service and timely delivery. Conversely, mean score of rural consumers depicts their less preference towards reliability and product delivery.

- It has been found that there is a significant difference of mean across urban and rural consumers towards interactivity and enjoyment. Highest mean was observed for urban consumers for both interactivity as well as enjoyment. Effect size statistics indicates that there exists a small mean difference between urban and rural consumers towards interactivity and enjoyment.

- Significant mean difference was also found between urban and rural consumers towards perceived usefulness and perceived ease of use. High mean score was observed for urban consumers for both perceived usefulness and perceived ease of use. The effect size indices indicate that there exists a small difference in the mean score across urban and rural consumers.

- The study also found a significant mean difference across urban and rural consumers towards e-trust, e-satisfaction and behavioural intention to repurchase. Effect size of these variables indicates a small mean difference between urban and rural respondents. Highest mean score was observed for the urban consumer for these three variables. The reason being that urban consumers interact more with the e-stores and collect all the necessary information for safe and secure purchase. They make more informed decisions than rural consumers.

5.1.2. Gender

The study has found a small significant mean difference across male and female consumers for e-trust and e-satisfaction variables. The highest mean score was observed for female consumers for e-trust. The rationale behind this being that retailers consider women one of the fastest growing population segments for web shopping. During interaction with women consumers it was observed that women
prefer more e-store shopping instead of going outside to offline retail store. Further, due to the fast moving economy and less leisure time availability for activities like shopping, women prefer alternate and convenient channel to market. This has made them to adopt web shopping with higher level of satisfaction than traditional retail shopping.

5.1.3. Marital Status

A significant difference was found across married and unmarried (Single) consumers towards enjoyment with high mean score for single consumers. Effect size index depicts small mean difference across single and married consumers. The rationale behind the mean difference is that unmarried consumers have enough time to access products on the web store as compared to married consumers. The married consumers cannot access much of the product information (features) as they are bound to their family. They make more rational purchase decision instead of having fun and enjoyment.

5.1.4. Geographical Division

- The study has found significant mean difference between Jammu and Kashmir divisions among different multiple combinations after applying Post hoc. The reason for high mean score of Kashmir respondents is that consumers in Kashmir prefer e-store shopping as compared to Jammu consumers. The geographical location of the valley and less access to international brands in the local markets increase their preference towards e-store. Consequently, the people of Jammu have proximity to big offline retail stores, therefore, prefer less e-store.

- Post Hoc results have shown that significant difference exists between Kashmir and Ladakh divisions for privacy. And for security, it occurs between the combinations- Jammu and Kashmir, and Ladakh and Kashmir. The rationale behind this is that consumers of Kashmir division are more concerned about the privacy of their personal information retained by web stores. However, the people of Jammu division are least concerned about the privacy of personal information. High mean score for Kashmir division consumers is because of less risk taking ability than Jammu and Ladakh consumers.
• HSD has found that significant mean difference exists between Jammu and Kashmir divisions for convenience. High mean score was observed for Kashmir division towards convenience. Reason for high mean score for Kashmir could be that people in Kashmir have less access to the large retail stores as compared to Jammu. So, people find online shopping more convenient than offline shopping.

• The study has found a small significant mean difference for perceived usefulness and the moderate significant mean difference for perceived ease of use between Jammu and Kashmir divisions after applying HSD. The high mean score is observed for Kashmir division due to the fact that online shopping enhances the learning values, social values and personal development of people towards usage of technology and internet.

• The Post Hoc test has found that small mean difference exists between Jammu and Kashmir, and Jammu and Ladakh divisions for e-trust and Jammu and Kashmir division for behavioural intention to repurchase. The high mean score is observed for Ladakh division for e-trust, and for behavioural intention to repurchase high score was observed for Kashmir division.

5.1.5. Employment

• The study has found small mean difference across different employment groups for both web information and enjoyment. The highest mean score is observed for private employment group for web information and lowest for students group. The post hoc results depict that significant mean difference exists between the private and student employment groups for web information. The reason being that consumers working in the private sector have very busy schedule and find it more convenient to shop from web stores than from the offline retail stores.

• Further, Post Hoc results have found a significant difference in mean score between government and business, private and business, and student and business multiple combinations. The high mean difference is observed for government-business combination because government consumers perform maximum shopping from e-store on special occasion, when heavy discounts/offers are given by web stores. However, business employment
group consumers purchase regularly, therefore, their agreement level is less towards enjoyment.

- The high mean score is observed for private employment group as they get special packages/incentives from their employers on festival occasion. Therefore, have a higher level of agreement towards enjoyment as compared to business sector employment group. Further, high mean score is observed for students as compared to business employment group. Due to the growth of smartphones and high speed internet (4G), more of the students group are using smartphones and e-store web-applications for enjoyment and entertainment purpose.

5.1.6. Age

- The study has found high mean score for 21-30 years age group and low mean score was observed for below 20 years age group for web interface. These results reveal that age groups 21-30 and 31-40 years are prime groups with the highest number of internet and smartphone users. Consumers of this age group are more attracted to the interface features and functions of the web stores. However, Post Hoc results reveal a significant difference between below 20 and 21-30 years age group, although above 40 years age group has highest mean for web information. Consumers of 21-30 years age group are more interested in the quality of information made available regarding a particular product on the web store. These findings bring forth the fact that with increasing age consumers become more preferential towards web interface and web information.

- The study has found high mean score for above 40 years age group and low mean score for below 20 years age group for all the three variables of perceived safety viz. privacy, security and reliability. These findings reveal that with increasing age the consumers become more conscious about the privacy of their personal information, security of the online transaction and reliability of the products purchased and delivered to consumers. Further, Post Hoc findings reveal that age group 21-30 years is a prime age group and maintain the highest level of privacy and security concerns with the web stores.
Chapter 5

Findings, Conclusions and Suggestions

- The study has found high mean score for above 40 years and low mean score for below 20 years age group for convenience and interactivity dimensions of perceived benefit. The findings reveal that increasing age positively affects the convenience and interactivity dimensions. Further, it was found that significant mean difference exists between below 20 and 21-30 years age groups for both convenience and interactivity. It is revealed from this finding that age group 21-30 years is more conscious about the interactivity and love to interact with web service providers.

- It was found that lower age groups have a low mean score and higher age groups have high mean for both perceived usefulness and perceived ease of use. It has been revealed from the findings that consumers in the age group of below 20 years are not much conversant with the internet and online shopping but with increasing age, they become more familiar with shopping patterns and their web shopping reaches to climax at the age of 35 years. It then starts declining with increasing age and experience.

- Similar findings were obtained for e-trust, e-satisfaction and behavioural intention to repurchase that with increasing age the preference towards these variables enhances. It is revealed from these findings that trust and satisfaction increase with the usability of web store and age of the respondents. Further, consumers are in positive agreement that web store provides better satisfaction than offline stores and higher age consumers have positive repurchase intention.

5.1.7. Level of Education

- The study has found that postgraduate and graduate are the two key education level groups with high level of agreement towards web information and web shopping. Higher education consumers prefer to have more product information available on the web store because they are more conscious about the quality, durability and usability of the products displayed on web store. However, the low education level group consumers access the web store for entertainment and enjoyment.

- It has further being found that postgraduate consumers have higher level of agreement towards privacy and security of the personal information as compared to low education level groups. The high education consumers have
better understanding regarding the security of e-purchase transactions so they prefer web store, which provides them privacy and security while purchasing from the web store. These findings are attributable to the fact that higher education levels develop a positive intention towards privacy and security of the online purchases.

- The results of the study depict that higher education level group of consumers prefer to interact more with service provides when any grievance arises. Lower education level groups complain less and quit web store without giving a chance to the web service providers to amend and address their negative service encounters.

- It has been found that with the increase in education level the usefulness of web store increases. The higher education consumers believe that their skillfulness and working experience with web store enhances. However, the lower education consumer interacts less with the web store indicating low perceived usefulness score.

- The study has found that trust and satisfaction are gained by consumers with higher education. The high education level consumers experience web shopping more positively as compared to low education level consumers, which enhances their trust and satisfaction level. The high education level consumers signify that web shopping stores build and encourage the consumer confidence.

5.1.8. Monthly Family Income

The study has found that perceived ease of use is more influenced by high income groups than low income groups. Higher income groups are more used to internet and web store access therefore they believe that online shopping enhances their perceived effectiveness and ease of web store access. With the regular usage of internet it becomes easy to search for a particular product on online retail store.

5.1.9. Frequency of Shopping

- The study has found that usage/frequency of web store access has a direct relation with interface and information available on the web store. Consumers who very often access web stores for shopping prefer to have an attractive, catchy and user-friendly web interface. However, the consumers who rarely
visit the online shopping store are less comfortable with web interface hence have less agreement towards web interface. It was further found that consumers who often visit web stores believe in correct, reliable and sufficient information availability on the website of the retail store. However, very rare category consumers are least concerned about the information made available by the web stores.

- It has been depicted from the results of the study that consumers with high online shopping frequency are more concerned about the privacy and reliability of the web store. Very often category of consumers share a lot of personal information with the web store because they make regular visits and purchases on the web store hence are concerned about information sharing. Further, it was observed that very often category of consumers have more experience about the after sale service of the web store (product delivery, safe transaction, product return policy and product packaging) as compared to the rare category visitors. Therefore, consumers of very often category have high agreement towards reliability than rare/very rare category consumers.

- Results of the study comprehend that very often and often category of consumers has more interaction with web store as compared to rare/very rare category consumers. Regular consumers have more promptly enjoyed before purchase, during purchase and after purchase services of the web store. These consumers believe that web store has a very efficient policy for cash back and products return than traditional retail stores. Therefore, regular consumers have a high degree of agreement towards interactivity.

- The study has found that consumers who very often access internet have a higher preference for enjoyment. These consumers believe that online shopping is more interesting and entertaining. Further, it is understood from the results that consumers who often visit and purchase from the web store improve their shopping decision by enriching their search effectiveness and satisfying their shopping needs. Thus, very often category consumers have high agreement towards perceived usefulness of the web store.

- It has been found that consumers who often visit web store have a higher level of trust and satisfaction hence positive intention to repurchase from the web store.
stores than consumers who rarely visit the web store. Trust is built with repeated purchases and proper redressal of consumer grievances.

5.1.10. SEM Findings

- SEM results have found that web design is crucial for developing consumer relationships, facilitating consumer support, enhancing usability and converting a casual user to regular consumer. A poorly developed web design can irritate or frustrate the online consumer and deprive him from undertaking shopping tasks. To create a positive and successful influence of web design on perceived usefulness, the e-retailers need to have an in-depth understanding of online consumer’s minds and hearts.

- The study has found that perceived safety has significant impact on the perceived usefulness. Thus, consumers will prefer to buy products from e-retailers that require minimum amount of personal information and do not share personal information with third party. Further, it was found that in order to achieve a state of usefulness and trust in consumers’ mind, the e-retailers strive in protecting privacy, providing security, demonstrating consumer satisfaction, delivering reliability and offering assurance or guarantee.

- It has been found that consumers buy online when they perceive many benefits (convenience, interactivity, enjoyment, cost saving, time saving, variety in products) as compared to the traditional mode of shopping. Due to these benefits associated with the online shopping perceived usefulness of the online shoppers enhances.

- The study has found that with repeated usage of website of an e-store the perceived usefulness of e-store will increase, which will enhance the overall effectiveness of the consumers’ shopping experience. Therefore, improvement in perceived ease of use will be instrumental in contributing to increased performance and usefulness.

- The study found that consumers are in agreement that both perceived usefulness and perceived ease of use influence consumer attitude and their trusting behaviour towards web stores. This long term relationship is built with repeated purchases/visits from the e-stores and delivery of services according to the consumer expectations from web stores.
Chapter 5

Findings, Conclusions and Suggestions

- It has been found that perceived usefulness has a positive impact on e-trust. Trust and satisfaction level among the consumers will enhance when they perceive online shopping useful and beneficial than offline shopping, resulting in reduced operational costs, convenience gains, service access anytime and anywhere. The enhanced trust level will result in higher level of satisfaction among consumers.

- The study has found that both e-trust and e-satisfaction have a positive influence on behavioural intention to repurchase. The results support the fact that e-trust and e-satisfaction are the important determinants of behavioural intention to repurchase. However, e-satisfaction is the stronger predictor than e-trust. The repurchase intention towards web store is determined by positive attitudinal disposition, which in turn is an outcome of their overall satisfaction with the web store. Further, trust is also important in understanding web store loyalty and repurchase intention.

- The study has found that perceived usefulness partially mediates the effect of perceived ease of use on e-trust. These findings unfold that perceived usefulness did not completely suppress the effect of perceived ease of use on e-trust and the magnitude of direct and indirect effects are close to each other. This indicates the importance of perceived usefulness in influencing trusting behaviour of an online buyer.

- It has been found that e-trust completely mediates the effect of perceived usefulness on e-satisfaction. These findings indicate that e-trust completely suppress the effect of perceived usefulness on e-satisfaction and the magnitude of indirect effects is almost double than direct effects. It shows that e-trust has a strong influence in predicting e-satisfaction from perceived usefulness.

- E-satisfaction completely mediates the effect of e-trust on behavioural intention to repurchase. The magnitude of the indirect effect is more than thrice the direct effect indicating a strong influence of mediator (e-satisfaction) in the relationship. It means that if consumers are dissatisfied with the web store, trust will not create positive repurchase intention among the consumers. Therefore, satisfaction has a key role to play in developing the positive behavioural intention to repurchase.

- The study has found that urban consumers are in agreement that perceived ease of use has strong impact on e-trust than rural consumers. Similarly,
stronger impact was observed among urban consumers for path e-trust → e-satisfaction. Thus, urban-rural dichotomy moderates the effect of perceived ease of use on e-trust and e-trust on e-satisfaction. These findings got support from the fact that rural consumers have less accessibility to internet and online shopping due to poor internet speed and inefficient delivery channel of web store as compared to the urban consumers.

- It has been found that gender moderates the effect of perceived ease of use on perceived usefulness and e-trust on behavioural intention to repurchase. The female consumers are in agreement that perceived ease of use has a stronger impact on perceived usefulness as compared to male consumers. The finding is supported by the fact that females have more interest and confidence while using internet as compared to males. So, females perceive that ease of using internet (online store website) will enhance the relative usefulness. Similarly, male consumers are in agreement that e-trust has stronger impact on behavioural intention to repurchase than female consumers.

- The study has found that unmarried consumers are in agreement that perceived usefulness has a stronger impact on e-trust and e-satisfaction as compared to the married consumers. The possible reason could be that married consumers are more responsible and bound to their family as compared to unmarried consumers. Further, it has been found that married consumers are in agreement that perceived ease of use has a stronger impact on e-trust than unmarried consumers. This finding is supported by the fact that married consumers are more experienced and believe that ease of using technology and internet will enhance their trust level in web store. Furthermore, it has been observed that unmarried consumers are in agreement that e-satisfaction has stronger impact on behavioural intention to repurchase than married consumers. The possible explanation of the finding could be that married consumers are more rational in their purchasing decisions as compared to unmarried consumers. Therefore, satisfaction and repurchase intention among the married consumers is comparatively lower than unmarried.

5.2. Conclusion
Due to the advancements in computer-aided technology and rapid growth of internet e-commerce industry got a major breakthrough. It has altogether become a different experience and has significantly influenced the routine shopping decisions of consumers. Online shopping has improved the shopping behaviour of consumers and subsequently has driven businesses to make necessary adjustments in their business models to reach out the new market segments and more knowledgeable consumers. However, excessive consumer focus has resulted in huge losses to the e-retailers by offering deep discounts for acquiring the major market share. An attempt has been made in the study to propose an integrated model for e-shopping including features articulated from existing literature in the proposed Sustainable E-shopping Acceptance Model (SESAM). The design features have been synthesized and classified into three dimension structures including e-shopping determinants, TAM determinants and e-shopping outcomes for explaining the behaviour of online shopping consumer. The whole model revolves around the trust which is considered a significant determinant of sustainability. The study has empirically test the model and found model to be empirically supported with all paths significant in the hypothesized direction. Results suggest that web design, perceived safety and perceived benefit are the main determinants of e-shopping; where the perceived benefit is the strongest predictor of perceived usefulness followed by perceived safety and web design. Perceived usefulness and perceived ease of use have been adopted from TAM, which intervenes influence of e-shopping determinants on repurchase intention via e-trust and e-satisfaction. Consumers are very rational while making an online purchase decision. Consumers prefer e-shopping when they perceive many benefits (convenience, interactivity, enjoyment, cost saving, time saving, variety in products) as compared to the traditional mode of shopping. Due to these benefits associated with the online shopping, perceived usefulness of the online shoppers enhances, which ultimately enhances satisfaction and trust level among consumers and develops positive repurchase intention. Perceived benefit is determined by three antecedents namely convenience, interactivity and enjoyment; where enjoyment is the strongest predictor among the three. This indicates the relative preference to the consumers towards e-shopping as an entertaining and fun deriving task.

Further, the study has observed that perceived safety influences the online shopping behaviour of the consumer. Greater the risk related to privacy of consumer’s personal information and security of online transaction lesser will be the preference
for e-shopping. Secured e-payments, product return policies and sensational discounts help in building positive perception towards e-shopping. In order to achieve a state of usefulness and trust in consumers’ mind, the e-retailers strive in protecting privacy, providing security, demonstrating consumer satisfaction, delivering reliability and offering assurance or guarantee. Our study thus suggests that providing consumers with secure web store access or low access costs or enhancing their perceptions of usefulness and ease regarding online trading, would indirectly improve their acceptance of e-shopping via creating positive attitudes. The study has also found that web design has two key predictors namely web interface and web information; where web information is a stronger predictors. These findings unravel that web design is crucial for developing consumer relationships, facilitating consumer support, enhancing usability and converting the casual user to regular consumers. Poorly developed web design can irritate or frustrate the online consumer and deprive him of undertaking shopping tasks. To create a positive and successful influence of web design on perceived usefulness, the e-retailers need to have an in-depth understanding of online consumer’s minds and hearts. Attractive and user friendly web design can enhance usefulness which will build trust and positive repurchase intention. It was also found that with repeated usage of website, perceived usefulness of the e-store will increase which will enhance the overall effectiveness of consumer shopping experience. Perceived usefulness and perceived ease of use indirectly influence behavioural intention to repurchase through e-trust and e-satisfaction. The trust and satisfaction level among the consumers will enhance with regular visit to web store and when consumers perceive relative advantages of online shopping over offline shopping in terms of reduced operational costs, convenience gains, access to service anytime and anywhere. Further, enhanced trust level will result in higher level of satisfaction among consumers.

Regarding the influence of socio-economic variables on different dimensions of the proposed model, significant mean difference was observed across urban and rural consumers for web interface, privacy, reliability, enjoyment, interactivity, perceived usefulness, perceived ease of use, e-trust, e-satisfaction and behavioural intention to repurchase. The urban consumers have better internet and product delivery facilities as compare to rural consumers, therefore, have high agreement on e-shopping than rural consumers. Significant difference across the mean of Jammu, Kashmir and Ladakh respondents exists towards web interface, privacy, security, convenience,
perceived usefulness, perceived ease of use, e-trust and behavioural intention to repurchase. The consumers in Kashmir division have higher preference towards online shopping than other division. Age was found to influence the online shopping decision positively, but up to certain point after that, the effect of age declines. The results comprehend that the lower age consumers are not much conversant with internet and online shopping but with increasing age they become more familiar with shopping patterns and their web shopping reaches to climax at the age of 35 years. It then starts declines with increasing age and experience. The study found that education level of the consumer has positive influence on the e-shopping decision. Higher education level consumers make more rational and informed decision regarding the online purchase. Further, it was observed that consumer who frequently access internet have higher preference to online shopping than the consumers who very rarely access internet.

This study revealed a detailed mechanism of how online consumers view a particular set of e-shopping determinants, TAM determinants and e-shopping outcome constructs when they perform online shopping activity, providing more comprehensive insights into how e-shopping determinants motivate the shopping behaviour of consumers in the virtual world. Furthermore, results of the study support developers of e-shopping technologies in managing and expanding intelligent shopping factors, such as web design, perceived safety, and perceived benefit, to fulfil the expectations of online consumers. Online shopping stores can use the relevant variables identified in SESAM to formulate appropriate strategies and prioritize the implicit and explicit requirements of consumers in e-shopping market environments.

Rather than adopting a mass marketing strategy, the e-retailers need to focus on specific segments to understand the actual behaviour of the consumers. This will help them in creating a better value for consumer. The results of this study can be utilized by practitioners and strategists in identifying target consumer segments and revamping their strategies to match each segment. Therefore, continuous efforts are to be devoted to study the e-consumer behaviour and deliver better e-shopping experience to consumers by e-retailers.

5.3. Suggestions

In light of the findings and conclusion drawn thereof, the study provides an understanding of online shopping scenario of India in general and Jammu and
Kashmir in particular. The study has identified some motivators in the form of perceived benefit and inhibitors in the form of perceived safety for online shopping. Further, the study identified that lack of trust in online shopping would have a negative influence on the repurchase intention. Thus, e-retailers should effectively implement website factors such as information design, web features, interactivity, security, reliability and privacy as a marketing tool for creating and developing strategies towards web store among consumers and subsequently enhance repurchase intention. On the basis of results obtained in the study following suggestions have been put forward;

- The study has found that web design positively influences the online consumer’s behaviour. It is suggested that e-retailer should make their websites more attractive and appealing in order to retain the potential consumers. Web design can be improved by creatively designing, configuring and delivering various web atmospheric cues such as site entertainment, effectiveness and informativeness. Design elements such as website layout, colour schema and organized ambience must be incorporated in the web design. The website must have a high transaction-enabling character that suppresses buyers’ reluctance, cart abandonment, diminishes chances of postponing shopping and induces impulse buying. Further, the e-retailers should take into consideration the expectations of the individual target audience for effective conceptualization, design and implementation of these web elements.

- Among the perceived benefit dimensions enjoyment has the highest contribution than other two dimensions. The web store managers must allocate more resources to those web features that contribute to entertainment, fun, excitement and enjoyment values of web portals’ atmospherics. These values being most influential cues in facilitating e-satisfaction and repurchase intention by keeping web portal more attractive, imaginative and exciting. Web informativeness is also equally important in satisfying e-shoppers, e-retailing managers must commit to displaying pertinent, relevant and convenient information.

- The study has found that both perceived ease of use and perceived usefulness influence e-trust directly and behavioural intention to
repurchase indirectly. In light of the stated finding, it is suggested that e-retailers should expand the benefit associated with e-shopping (shopping convenience) by offering additional facilities and services such as free trials, membership rate, last minute deal, special discounts, etc. Further, e-retailers should give more emphasis to ease-of-use, user-friendliness and ease-of-navigation of the website. Therefore, websites should be tailored effectively to meet the needs of users which will enhance trust and repurchase intention.

- The study has observed that youth segment of consumers spend more time on e-shopping websites than lower and higher age groups. It is suggested that e-retailer managers should communicate the product benefits and values to these consumers and rely on young consumers to spread positive word of mouth and recommend product. This peer pressure will engage and encourage consumers to access and purchase online thus developing intention to online shopping.

- Privacy has emerged as one of the critical factor that hinders online shopping. To convince e-shoppers regarding violation of their personal information, e-retailers should provide consumers with their privacy policies, use a third party seals, advertise its good reputation, link to other reputable site, and offer guarantee that the information will not be misused.

- The study found interactivity being a significant dimension of perceived benefit. It is suggest that e-shoppers should be provided equivalent quality of service that might be provided in an offline retail store like two way communication between shoppers and salesperson. Moreover, web stores should provide services to e-shoppers in the form of software downloading, e-form inquiry, order status tracking, consumer comments and feedbacks, etc.

- In order to enhance repurchase intention among online consumers, the e-retailers must develop marketing strategies to better address trustworthy, reliability and responsiveness of web store services by allocating corporate resources towards the significant attribute of online shopping identified in this study.
The multi-channel e-retailers should keep their consumers informed about the price changes and discounted sales taking place online either through e-mail communication or mobile communication. Further, special discount coupons for consumers who rarely access the web store could be successful in inducing positive repurchase behaviour among e-shoppers.

E-retailers should try to make online shopping more convenient. Online consumers often complain about the product return policy of the web stores. Hence, arrangements need to be made for trial and purchase facility and if the product found faulty sufficient time should be provided to the consumer to return.

The study found that women prefer to shop online as compared to men. So, e-retailer should pay more attention to female shoppers as this has now become one of the growing segments of online shopping. Gender specific polices and strategies need to be devised by web stores to attract more number of people from this particular segment.

Security of the online transaction has been one of the limiting factors for online shopping as there is no legal framework to check online frauds and anonymous intruders. To secure online transaction and build user trust it is suggested to have proper laws for governing online purchases.

It has been observed from the study results that with increasing income consumers preference towards online shopping enhances. In India majority of the population falls in the middle and lower income categories. To bring in this large market segment under the ambit of online shopping e-retailers need to develop innovative pricing strategies to target these segments.

One of the major hurdles for online shopping in India being the typical psychology of Indian consumer of touching the product physically before purchasing it. The e-retailers should give more emphasis on providing this facility by allowing the consumer to check the parcel at the time of delivery and should further ensure better communication through e-mail, mobile phone and salesperson.

For safe and secure online shopping it is suggested that online shopping consumers should avoid shopping with a search engine rather to start at a trusted site (Flipkart, Amazon, Snapdeal, etc.). If a consumer knows the site, there are less chances of being cheated. The e-shopper should also
avoid purchasing anything online from sites that don’t have SSL (secure sockets layer) encryption installed.

- The e-shoppers should use strong, unique and un-crackable passwords while performing banking transactions related to online shopping. For creating strong passwords, e-shoppers should use numerals, alphabets and symbols simultaneously.

- To ensure greater safeguards to online shoppers, the online retailers should provide enough financial safety, easier payment systems and greater reassurances by undertaking appropriate measures in the form of Verisign, Authorize.net, Billpoint and Paypal, etc.

- The consumer’s shopping decisions can be improved by sharing opinions and information on social networking websites. Insights about the potential social-shopping sites regarding converting internet users into online buyers should be helpful to e-marketers in designing more effective viral marketing and e-WOM marketing strategies to generate desired outcomes.

- In order to increase product delivery to remote areas, the e-retailers should make warehouses available locally so that products are delivered in short time to the remote areas.

5.4. Implications

The present study contributes to the online shopping literature by evaluating various online shopping determinants in light of the TAM and e-shopping outcomes. The study provides implications in terms of guidelines for proper designing of websites in order to optimize the interface between decision makers and the system. In view of findings and conclusion drawn from the study some implications are provided to managers, academician, society, etc.

5.4.1. Managerial Implications

- In context to the consumer’s perception towards online shopping and its subsequent impact on trust and repurchase intention in this study, e-retail managers should properly allocate the resources in developing and maintaining their web stores to cultivate and sustain trust and positive attitude towards online shopping. The positive attitude and favourable experience might be created through consumer engagement. Thus, e-tail managers should
try to appeal the senses and emotions of the consumers, facilitate two way communications between company and consumers and make online purchases more convenient.

- The managers should draw a comparative analysis of the various factors considered in the study, and should try to identify the key factors influencing consumer attitude. Online retail managers need to give special attention to consumer services (e.g. live chats). This will enrich consumer purchase experience and will develop belongingness towards a particular e-retailer. These efforts will help in cultivating a positive and robust attitude in consumer towards their shopping experience.

- Web design managers need to understand different cognitive and perceptual rules in the form of motivators and demotivators that prompt consumers to search for goods and services online. This will help website designers to make accurate generalizations about the effect of computerization aids on strategy development and selection so that an optimal web interface is being provided to a given market segment.

- The findings of the study will assist e-tail marketing managers in better understanding of online consumer response process and determine effective store management strategies reflecting divergent consumer evaluation process by perceived safety and benefit motives. The online retailers can promote consumer trust and satisfaction by managing their web quality, perceived safety, perceived benefits, web contents/functionality and consumer service. Therefore, special efforts and resources need to be devoted to create high-quality website content/functionality and consumer service features, since higher consumer e-satisfaction exerts a stronger impact on the repurchase intention.

- Findings of the study provide important implications in terms of e-tail web design because information is always important for decision making in e-retailing. Differentiation in the amount of quality information made available on the products and services displayed on the webpage becomes a significant competitive instrument.

- Online store managers should emphasize on establishing a reliable and trustworthy web site by encouraging consumers to perceive websites privacy and security features. To make web stores more trustworthy, the online retail
managers need to adopt sophisticated online security techniques and strictly prohibit their employees from leaking consumers’ information. Moreover, e-retailers need to obtain a website security certificate from the reputed third party to further enhance consumers’ perception of online security.

- The findings of the study will help online retailers in identifying existing gaps between service performance and consumer expectations. Since the introduction of service innovations by web managers and e-tail marketers, consumer expectations of convenience has increased. Therefore, regular monitoring of consumers’ perceptions and expectations is required to achieve continuous improvement in delivering highly convenient online services.

- The three dimensions namely web design, perceived safety and perceived benefits can be used by the managers to enhance consumer’s navigation to their site, increase their positive intention and motivate them to pursue their shopping goals and develop commitment to the site. Creation of this commitment among the online shoppers will provide a podium to a competitive battle for engaging online retailers.

- The three e-shopping determinants provide e-marketing strategists a diagnostic tool (Figure 5.1) to evaluate their overall performance in these distinct areas, compare it with their competitors and adopt appropriate strategies to enhance shopping intensity of the web stores. These three dimensions can be helpful to marketers in articulating the kind of online shopping feeling and product liveliness in their web stores by prioritising their limited resources in accordance to these three identified dimensions. The priority tactics for online retailers is depicted in the Figure 5.1.

### Online Retailer Tactics

<table>
<thead>
<tr>
<th>Perceived Benefit</th>
<th>E-retailer Priority 1</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Provide prompt customer support system and make available product reviews.</td>
<td></td>
</tr>
<tr>
<td>2. Deliver enjoyable and better shopping experience to consumer.</td>
<td></td>
</tr>
<tr>
<td>3. Promote convenience and ease of shopping.</td>
<td></td>
</tr>
</tbody>
</table>

| 1. Maintain privacy of the consumer’s personal information. |
| 2. Implement online security measures and provide secure payment transaction mechanism. |
| 3. Provide efficient logistic support. |
5.4.2. Policy Implications

It has been observed from the study that electronically made available product information significantly influences the consumers’ purchase decision process. Because of their ability to influence consumer choice process, such system should be subjected to careful scrutiny. As such this information is not currently regulated with respect to its legitimacy and impartiality. Since majority of these websites are sponsored by third parties who have vested interest in sale of products, so the information presented is more likely to be biased in favour of sponsor. This will weaken the strategic position of consumer if veracity of information is compromised. Because of this duality towards consumer, i.e. both to empower and to abuse the consumer, these issues must be addressed properly by consumer advocates and policy makers. Therefore, a regulatory legislation needs to be brought in place that addresses the concerns of information legitimacy and system integrity. Until regulation of such system occurs, caution must be exercised in advocating their use.

5.4.3. Theoretical Implications

The study bridges three bodies of literature by proposing a multidimensional approach to study the online shopping and its role in influencing perceived usefulness, trust, satisfaction and behavioural intention. Besides, the various online shopping dimensions identified in the literature, the study specifically categorizes the dimensions into three higher order constructs viz. web design, perceived safety and perceived benefit which are different from those
encountered offline. The study empirically validates these dimensions and supports the assertion that offline literature needs to be amplified to explain online phenomena.

- The present study has proposed a new framework for e-trust and behavioural intention to repurchase with new classification including three perspectives web design, perceived safety and perceived benefits as e-shopping determinants and perceived usefulness and perceived ease of use as TAM determinants. This is the first study that categorizes factors influencing trust and repurchase intention. By employing this framework research related to e-commerce can be systematically expanded. Therefore, present study provides a robust framework, in the form of SESAM, to expand theoretical background for research on trust and behavioural intention to repurchase in B2C e-commerce.

- Previous studies have not made a clear distinction among web design, perceived safety and perceived benefit. Further, earlier studies have not understood the relationship of these variables with each other and how they independently or in combination influence purchase intentions and decisions. Therefore, present study provides important insights into their distinctive role in online purchase by distinguishing among these concepts both conceptually and empirically.

5.4.4. Social Implications

- The study will serve as a blueprint for new and emerging e-entrepreneurs who are ambitious for a start-up in this segment of business. The reason being that cost of running an e-business is relatively smaller as compared to regular business. E-entrepreneurs do not need a large initial investment as both operational and infrastructural costs are quite low. Therefore, this segment of business is easily manageable and can streamline the socioeconomic dichotomy of the Jammu and Kashmir.

- The study can assist in employment generation by guiding e-entrepreneurs in establishing successful businesses. It will not only engage the unemployed youth in this unique and growing business segment but also provides opportunities to other people for logistics and delivery.
The study has addressed most of the concerns like security, convenience, privacy, etc. that are often attached with e-business. Therefore, the study will encourage youth for such start-up by minimizing the risk and maximizing the benefits of online shopping.

One of the important social implications of the study is convenience to shop online than offline. Findings of the study will help in establishing e-businesses that removes restrictions of availability and location. It allows the consumer to shop without moving outside to the market thus saves efforts and time. Further, e-business provides opportunity to e-entrepreneurs to globalize their business much faster than before. Thus, empowers small entrepreneurs to compete with other companies on the same ground locally and internationally.

5.5. Limitations

The study has been undertaken in view of the objectives and hypotheses. Research model has been developed and validated to get the useful results. Precautions were taken to increase reliability and validity of the results in terms of time and resources available at our disposal. In spite of these precautionary measures some limitations were observed in the present study given as below:

- The study uses behavioural intention to repurchase as the dependent variable instead of the actual online purchase amount or frequency by the consumer. The self-reporting nature of purchase intention may be a potential bias.
- The study has not given any consideration to the influence of characteristics of goods and services on shopping behaviour. Thus, greater the perceived risk for consumer, greater will the pre-purchase search for the product information.
- The study has not adopted a random sampling technique because there was no sampling frame available in Jammu and Kashmir.
- The study has not taken e-commerce infrastructure into consideration such as price system, delivery system and consumer system. There might be some influence of these systems on the purchase intention of online consumer.
- The present study has relied on the quantitative methodology for data collection with restrictive set of questions in the questionnaire. More qualitative methodology could have been adopted for data collection to get wider and holistic picture of the given subject such as case study or content analysis.
5.6. Future Research Scope

The present study made an attempt to cover all the aspects of consumer behaviour towards online shopping, but there remained certain areas outside the scope of circumstances set by the study. Hence, some scope is still left for future researchers that are briefly discussed below:

❖ Research model developed in the present study focusses on e-satisfaction and e-trust, as the two important antecedents of repurchase intention. However, some other factors are also interesting to be studied in the model, such as brand, product endorser and pricing strategy, which have not been considered. Future studies can extend the proposed model by incorporating some of these factors to obtain a more holistic picture of how to foster repurchase intention.

❖ The study has derived cause and effect inferences on the basis of cross-sectional data collected from the respondents. Future studies can adopt a longitudinal approach for data collection that can provide dynamic perspectives on how e-trust and repurchase intention can be built.

❖ Future research can be undertaken to replicate and validate the model at some different locations in order to determine the robustness of current findings. Since the model has specifically focused on e-retail segment of e-commerce hence the model and hypotheses should be extended beyond the present context (e.g. to e-banking industry, travel & tourism and insurance industry etc.).

❖ Since the current study extended TAM model by incorporation e-shopping dimension and e-shopping outcomes. Future researchers should consider how other alternative models derived from the present model regarding the variables such as e-trust, perceived risk, purchase intentions and decisions, and their antecedents, may complement or contradict each other, the various situations under which the models may or may not hold, and different ways in which the models might be enriched and enhanced to increase their predicting power.

❖ Finding of the study has revealed that trust is the key factors that influences purchase decision of online consumer as well as repurchase intention. Therefore, future researchers should examine the effect of different variable on trust including; moderating role of consumer culture on e-trust, effect of
domain name (.com, .edu, .org etc.) on e-trust, importance of legal repercussion in case of breach of trust and transferability of e-trust from internet to other activities etc. (Wang and Emurian, 2005).

- There always remains biasness on the part of respondents in a questionnaire survey. To avoid this biasness future researchers should focus on ‘neuromarketing’ to learn about consumers feel and respond by measuring brain activity. Marketing scientists track eye movement, heart rate monitor, skin temperature readings, and facial expression to gauge reactions. Neuromarketing researchers can use MRI scans and EEG devices to track brain electrical activity and blood flow in consumers, which can provide important insights to the companies. It was recently observed that speed turned consumers into more than security and safety when the brain wave research showed that eBay’s PayPal began pitching its online payment services faster. Therefore, neuromarketing techniques can measure consumer’s involvement and emotional responses second by second.

5.7. Contribution to the Knowledge

The present study contributes towards the understanding of online shopping as a function of web design, technological innovations, perceived benefit and perceived safety. The study emphasized on both utilitarian and hedonic aspects of online shopping as well as consumer perceptions and attitudes towards online shopping. Further, the study not only combines these aspects but integrates them in a comprehensive model by linking different theories (TAM) to evaluate the online repurchase behaviour of the consumer. The results obtained, after validating the model, provides clear insights on the areas in which e-shoppers believe their expectations should be met.

The results of the study have highlighted several trust enhancing variables that influence the purchase behaviour of online consumer. The study has identified potentially important antecedents of e-trust in the form of e-shopping determinants (web design, perceived safety and perceived benefit) and TAM determinants thus providing empirical evidence concerning the relative impact of each determinant on perceived usefulness, consumers’ trust and repurchase intention. Moreover, the findings of the study support the web developers of e-shopping technologies in
handling and extending unique shopping factors such as web interface, convenience, security, enjoyment, etc. to fulfill the expectation of e-shoppers.

The study contributes the literature by evaluating the mediational role of perceived usefulness, e-trust and e-satisfaction in the integrated model. In addition, moderating role of gender, urban-rural dichotomy and marital status were also explored by the present study. The model developed in the study will help in exploring the actual behaviour of the Indian online consumer and will empirically analyze the impact of e-motivators on the purchase behaviour of the consumer. It will also save Indian e-commerce industry from the losses (in the form of discounts) and highlight the challenges which will hinder the success of Digital India, Make in India and Skill India programmes.