3. LITERATURE REVIEW

3.1 Introduction

Globally, it has been recognized that no work can be meaningfully conceptualized and achieved without studying what already exists in reference to it. The knowledge of already established research areas enables us to clearly understand what is already illuminated in that area & what more research in areas identified is still being unexplored. Once we come to know about the research that what is so far researched & what part is unexplored, then we can begin rationally & purposefully. As India is new & an emerging country in online shopping there are very few studies conducted in this area.

Research comprises thorough knowledge of important parameters which are key to the study. Each research produce on what has gone before & its certain imperfections will be carried forward by someone yet to come. The existing related literature was proved to be very useful in getting an understanding the main objectives of the research & in finalizing the methodology.

Online shopping in India is in a very nascent stage and fewer studies have been conducted on e-consumer behavior. Although there are have been the scarcity of online shopping related studies in India, Internationally in other countries various studies carried out on e-consumer behavior.

In India the online consumer market is witnessing an unprecedented consumption boom. At the same time, technology enhancement has increased capacity of e-retailers to collect, store, maintain, transfer & analyze huge amounts of data of their web visitors. The improvements in income dynamics along with factors like favorable demographics and spending patterns are driving the consumption demand.

Several studies have been done in this field, a literature review was divided into four parts as follows:

I. Books & e-books
II. Thesis & Dissertation
III. Peer Reviewed Journals (National & International) & Conference Proceedings
IV. Research studies, Articles, Magazines & Newspapers
I. Literature Review: Books & e-books

Online shopping evaluation

Barnes (2013) questions the reasoning why online shopping has become so popular. Many authors (Chaing and Dholakia, 2003, Monsuwé et al., 2004 and Poulter, 2013) believe one of the key reasons is convenience. Shopping online offers pronounced convenience (Chaing and Dholakia, 2003). A key reason some consumers favour online shopping is also due to price comparisons (Monsuwé et al., 2004; Palmer, 2013). 85% of consumers compares price information online (Chaing & Dholakia, 2003), although it is not evident whether these consumers continue and purchase the products online or on the high street. Another apparent reason the internet is preferable is avoiding long queues (Poulter, 2013), yet it could be argued, the time spent checking out, paying and waiting for deliveries is more time consuming and more inconvenient than queuing. Moreover, Fitterman (2013) believes, purchasing a product in-store is instantly gratifying, there is no need to wait. Nevertheless, consumers can shop online anywhere, anytime including when exercising, cooking or cleaning (Chaing & Dholakia, 2003), and they get another boost when the parcel arrives (Eckler, 2013). With busy lifestyle consumers can still get their retail therapy without leaving their desk, slightly in contrast, it was also found one third of consumers shop in bed, with 46% of people asked to make purchases between 7pm and 1am (Poulter, 2013), but also consumers are keen to take advantage of the ability to shop 24 hours, seven days a week.

On the other hand, more than half (55%) of respondents studied by Rackspace (2013) admitted to receiving online dissatisfaction and annoyance when purchasing online. 44% of those dissatisfied abandoned their shopping, this could be viewed as a positive statistic for the high street, if consumers shop with them instead.

The top annoyances were named as complicated check out procedures (Rackspace, 2013). Check out must be simple, if there are too many forms, consumers tend to abandon their shopping and go elsewhere (Adeshara, 2013). High shipping costs are also frustrating, if the delivery cost equates to more than the savings they have received consumers are likely to leave their often impulse purchases. However, shipping costs can often be eliminated using voucher code websites (Palmer, 2013).

Lack of product information, unawareness of security features and few payment options are all cited as recurring frustrations regarding online shopping (Adeshara, 2013). Shim et al.
(2004) identify how previous online shopping experiences can have an impact on internet shopping. In the case of a positive outcome, consumers are likely to shop again, however, those experiencing frustrations may disregard the internet as a successful shopping channel.

**Online vs. Offline Shopping**

In traditional shopping, features of the atmosphere are a key factor influencing the consumer’s perception. These features also affect whether the consumer is finding the shopping experience pleasurable or not, as stated by Sherman et al. (1997). On the contrary, the environment in online shopping includes a much narrower range of experiences and certain technological abilities are needed to function in such a setting. All the senses cannot be used to perceive online shopping experiences. Therefore, Lunt (2000) expressed that the key explanation for consumers not shopping online is because of the limited experience factors involved (Dennis et al., 2007). However, Childers et al. (2001) claimed that online shopping does have several merits and interactions which can bring about interesting experiences (Demangeot & Broderick, 2006). Even though online shopping has many benefits, there are still consumers who have reasons to avoid it. Lee and Turban (2001) pointed out that navigating websites can prove to be tricky for consumers who are not familiar with shopping this way and they do not trust the internet as a safe source for transactions (Monsuwé et al., 2004). Such users frequently complain on factors such as: refunds, return policies, billing problems, exchange policies and faulty products. Dellaert and Kahn (1999) observed that if consumers face problems while shopping online, they only wait eight seconds to receive any response from the company’s system before giving up the purchase. Still, in contrast to the traditional shopping, brick and mortar retail environment, marketers of online shopping sites generally put forward more detailed product information. This does give them an edge as these days consumers want to know everything about a product before spending money on it (Chen & Chang, 2003).

E-consumers are more willing to take risks compared to offline shoppers. Several authors have talked about the risks faced by online retailers: Rowley (1998) mentioned the uncertainty surrounding online transactions, Forcht and Wex (1996) pointed out that organizations have to guard themselves when it comes to data authenticity and reliability, and Richards (1997) stated that there is an insufficient legal material for online retailing which could prove risky if something goes wrong during the online purchase (Whysall, 2000).
The authors have also discussed a way to measure the e-shopper’s trust towards e-retail businesses by exploring: the security level for credit cards, private details of shopper, and the safety and trustworthiness of the website (Merrilees & Fry, 2003). These risks, especially security-related, do cause online businesses to lose potential customers. Additionally, in order to perform e-consumer must have stable internet access and they must be comfortable with using the internet. This may be an issue for the older generation who are not as confident with their technical abilities (Kim & Park, 2005). However, it should be noted that these possible risks can be avoided or lessened through acquiring the necessary experiences and obtaining certain skills and knowledge on computers, the web, and shopping online (Li & Zhang, 2002).

**Why Shop Online**

According to Grewal et al (2002), online shopping is more efficient in meeting the consumers’ needs and wants. It allows the consumers to easily attain knowledge about the brand’s product quality, availability, product specifications and prices, and compare that with those of another brand. This means they can now make more intelligent purchasing decisions in a way which is not possible through traditional shopping (Brown et al., 2003). Moreover, they can purchase anonymously, which is convenient when it comes to personal products that they may feel uncomfortable buying in stores (Monsuwé et al., 2004). Brown and Reid (1997) observed that routine tasks like shopping for groceries have become easier for customers who do not like crowds and driving the trolley around the store (Brown et al., 2003). It seems that people nowadays, especially young adults, are becoming more conscious about personal image and fashion. For these types of consumers, shopping is an entertaining, pleasure-filled activity that is like an escape. It is important to note that such shoppers are looking for good service standards too. In terms of online shopping, the consumer satisfaction will be higher if, for instance, the company has a user-friendly website which makes shopping through it seem like a stimulating experience (Strategic Direction, 2012). Online retail shops often market themselves through low price. For example, Amazon.com uses this tactic to attract consumers away from traditional bookstores. These low price online retail shops are causing a great consumer surplus (Dobbs et al., 2013). Haubl and Trifts (2000) also mentioned that when shopping online, consumers can compare prices and look at alternative options. Websites such as flipkart.com aid in making this comparison with just a few clicks. Furthermore, on online shopping websites, consumers
have access to other customers’ reviews which can guide their purchasing decision (Chen & Chang, 2003).

To comprehend the consumers’ reasons to take part in shopping online, it is important to take into consideration the situational factors that lead to it. Wolfinbarger and Gilly (2001) concluded that the reason most shoppers like to make online purchases is due to high accessibility and great convenience. Shopping from home saves them the effort of travelling because it allows them to shop right from their house. This is especially good for people who have long working hours and not much spare time to shop, as the internet allows consumers to shop at any time during the 24 hours in a day. Therefore, one of the key situational factors is the time limitation. According to Avery (1996), another factor is immobility; this is found in consumers who are unable to go out shopping to stores due to problems such as an illness or a physical disability (Monsuwé et al., 2004).

The third situational factor is geographical as it is related to the distance consumers often need to travel to the stores which have the items they need. Consequently, online shopping helps them overcome this burden. For instance, many people residing in busy cities may not have the appropriate transportation to travel to more affordable shops. They may be forced to shop at the costly town centers if it was not for the option to shop online (Dennis et al., 2007). The next factor relates to situations when a specific good is needed to be purchased and it is not available in traditional shops. An example of this is plus-sized clothes or shoes, thus online shopping is an easy option to obtain such goods. How appealing alternatives are is the last situational factor. This means that if a store in the consumer’s area is selling the same good.

Overall, convenience is a major factor which motivates consumers to opt for online shopping (Ozen & Engizek, 2014). Most of the present literature research regarding convenience has focused on the brick-and-mortar traditional retail environment. There has been a comparatively less exploration into convenience of online shopping. Online retailing provides benefits in terms of place and time (Gehrt et al., 2012); shoppers can be saved from spending time going to crowded malls. According to Li (1999) e-consumers are more acquainted with convenience rather than experience. For them, convenience is the most significant aspect when making purchases as they have limited time and are not as bothered by the idea of purchasing goods without physically touching them (Li & Zhang, 2002).
Characteristics of e-consumers
E-consumer of the twentieth century is young, professional, and affluent with higher levels of income and higher education (Palumbo and Herbig, 1998). They value time more than money, which automatically makes the working population and dual-income or single-parent households with time constraints better candidates to be targeted by non-store retailers (Burke, 1997). Actually, both demographics and personality variables such as opinion leadership or risk averseness are very important factors that are considered in studies trying to determine the antecedents of Internet purchases (Kwak et al., 2002). Confirmatory work shows that income and purchasing power have consistently been found to affect consumers’ propensity to shift from brick-and-mortar to virtual shops (Co-mor, 2000).

Internet usage history and intensity also affect online shopping potential. Consumers with longer histories of Internet usage, educated and equipped with better skills and perceptions of the Web environment have significantly higher intensities of online shopping experiences and are better candidates to be captured in the well-known concept of flow in the cyber world (Sisk, 2000; Hoffman and Novak, 1996; Liao and Cheung, 2001). Those consumers using the Internet for a longer time from various locations and for a higher variety of services are considered to be more active users (Emmanouilides and Hammond, 2000).

As Bellman et al. (1999) mention, demographics are not so important in determining online purchasing potential. Whether the consumer has a wired lifestyle and the time constraints the person has been much more influential. Risk taking propensity is also a powerful factor. E-consumers have higher risk taking tendencies. Consumers with high levels of privacy and security concerns have lower purchasing rates in online markets, but they balance this characteristic with their quest for making use of the information advantage of the environment (Kwak et al., 2002; Miyazaki and Fernandez, 2001). These educated individuals, as more confident decision makers, are much more demanding and have greater control over the purchasing process from initiation to completion (Rao et al., 1998).

E-Consumer Behavior
Identifying pre-purchase intentions of consumers is the key to understand why they ultimately do or do not shop from the e-retailers. One stream of research under e-consumer behavior consists of studies that handle the variables influencing these intentions. A
compilation of some of the determinants researchers has examined are: transaction security, vendor quality, price considerations, information and service quality, system quality, privacy and security risks, trust, shopping enjoyment, valence of online shopping experience, and perceived product quality. (Liao and Cheung, 2001; Saeed et al., 2003; Miyazaki and Fernandez, 2001; Chen and Dubinsky, 2003).

Factors like price sensitivity, importance attributed to brands or the choice sets considered in online and offline environments can be significantly different from each other (Andrews and Currim, 2004). Uncertainties about products and shopping processes, the trustworthiness of the e-retailer, or the convenience and economic utility they wish to derive from the electronic shopping determine the costs versus the benefits of this environment for consumers (Teo et al., 2004). Further studies aiming to complete the full set of factors influencing consumers’ pre-purchase intentions are still much awaited.

**Online Shopping Experience**

According to Tauber (1972), experiences are an important part of consuming and shopping. Shoppers are not always simply looking to buy products, but also want to get pleasure from the shopping activity. This experience is affected by the customer’s shopping goals, what they expect, and what their motivations are (Demangeot & Broderick, 2006). Motivation for shopping online is an important factor to consider when analyzing the shopping experience (Swatman & Chin, 2004). Holbrook and Hirschman (1982) established that it is highly important to create hedonic significance through good experiences in order to toughen up the relationships with consumers. Customer experience involves engaging several of the customer’s aptitudes to satisfy and create value while he interacts with the organization, its products and its other customers. Similarly, an online retailer’s role is to establish an appropriate environment to help customers in gaining a positive experience while shopping online (Pentina et al., 2011).

When people shop online, they are not only consumers, but also users of the computer (Demangeot & Broderick, 2007). Huang (2003) stated that the online shopping environment is highly interactive. The content of the website is a critical aspect in terms of how accurate and relevant it is. The website design is also very important if the company wants to conduct a successful e-retailing business (Colla & Lapoule, 2012). The website visuals include: color themes, font usage, photos, logos, graphic qualities and so on. These visuals capture the consumers’ attention by communicating a distinct image of the organization and its products.
and services (Demangeot & Broderick, 2006). Factors such as low prices, good customer service, easy navigation, and also plainly stated return and exchange policies, are a part of the online shopping experience (Xu & Paulins, 2005).

It is possible to improve the experience of e-consumers by responding to the problems they may face, particularly safety concerns. The best way organizations can handle this issue is through communication. They should let the e-consumers know that their website is secure and that privacy protection is a priority for the organization (Strategic Direction, 2012).

Companies should strive to constantly improve their online services for consumers. A sound service delivery will have great positive impacts on the experience of an e-consumer (Ahmad, 2002). A study into online service quality showed that trust is a critical factor which influenced the consumer's contentment. Thus, online shops have to work towards becoming more reliable in terms of delivering products on time, giving proper information, and most importantly, making sure that shopping on their website is completely safe and secure (Lee & Lin, 2005).

**Perception of Online Shopping**

The e-consumer's perception of their experience while shopping online is also a factor to consider. When the consumer’s experience exceeds their expectations, there is a high chance they will become loyal towards that particular e-retailer. This satisfaction is based on a number of features such as: how fulfilling the experience was, how smooth the transaction was and the ease of interaction (Chen & Chang, 2003). The e-consumer’s perception will also vary depending on what kind of product they are looking to purchase. For instance, Klein (1998) said that products which require searching before purchase (such as books) will be different from products that are purchased through experiences (such as clothes). Zhou et al (2007) also stated that the e-consumers’ perception will vary depending on the type of product because the risk factors are different for each (Liu & Forsythe, 2010). Some consumers do not shop online because they perceive traditional shopping as being soothing and fun. It improves their mood and turns into a social activity which they can do with their friends (Liu et al., 2013). Other factors which may affect the perception of e-consumer are: how exposed they are to the market, market ambiguity and the position of competitors in the market (Gong et al., 2013). Comparatively, generation Y is very attached to online shopping and spends their time looking into and fantasizing about online products. They are
attentive towards sales promotions and are influenced by celebrities when it comes to fashion (Hill et al., 2013). A recent research found that almost half of the respondents spent a minimum of one hour every day on online retail websites. It was also found then men’s fashion has led more men to participate in online shopping (Lachman & Brett, 2013). Overall, consumers are now freely accepting the concept of online shopping and this phenomenon is continuously growing. However, it should also be noted that traditional shopping is still equally relevant to the retailing business (Watson et al., 2002).

**Research Variables**

In this part of the study, definition and citations from other authors of the dependent and independent variables in the similar area of research studies were presented here.

**Purchase Intention**

From the study of Pan (2007), the author cited from Engel, Blackwell and Miniard (1990), that defines purchasing intention as a psychological process of decision-making. According to Pan (2007), "purchasing decision process" is when the relevant information is searched by the consumers that are motivated by the fulfillment of demands according to personal experience and the external environment; then after accumulating a certain amount of information, they begin to evaluate and consider; and finally after comparison and judgement, they make the decision on certain products.

In the recent study of Chen, Ching and Tsou (2007), the authors cited from Azjen (1988); Azjen and Fishbein (1980) that the theory of reasoned action states that behavioral intentions formed through the attitude toward a behavior and subjective norms lead to actual behavior given the availability of resources and opportunities. A person's interest in performing a particular behavior is reflected by the attitude toward a behavior and it is determined through behavioral beliefs; these beliefs are obtained through a cognitive evaluation of outcomes associated with performing the behavior and the strength of the association between outcomes and behavior; while the evaluation produces either a favorable or unfavorable response to the object, person, thing or event (Chen, Ching and Tsou, 2007).

**Price attractiveness**

Price is a form of monetary that people use for any transactions. It is predicted that the price of a product differs in online and offline shopping. According to Xia and Monroe (2009),
consumers will save in monetary when there are price promotions on specific products. In an online context, consumers are more likely to depend on the price cues to determine the quality of a product which are presented in the web site because they cannot see or touch the actual product (Jiang and Rosenbloom, 2005). The study of So, Wong and Sculli (2005) resulted that when there is the presence of promotional offers, consumers will have higher intention to purchase in web-shopping; purchasing decisions and choice making from alternative evaluations can be made easily when there is the presence of promotional offers.

According to Xia and Monroe (2009), their study resulted that consumers with a shopping goal are more responsive towards promotional messages such as "pay less" and "discount" while consumers without shopping goal are responsive towards promotional messages such as "save more" and "free gift". Xia and Monroe (2009, p.691) cited from (Monroe, 2003) that price promotion have several benefits such as to increase demand, adjust fluctuations in supply and demand, and increasing consumers' purchasing over time.

Online shopping requires shipping fees for product delivery. It is expected that some consumers' intention to purchase a particular product because they have to pay extra charges for the delivery service. But according to Jiang and Rosenbloom (2005), e-tailers can use charges for shipping and handling as a tool to attract patronage by matching consumers' delivery needs; for example, some consumers who would prefer a quick delivery will have to pay higher cost while others may prefer to wait if they pay lower shipping and handling charges.

According to Parasuraman, Zeithaml and Berry (1988), perceived quality and price are thought if as a cue to assume a product's value. Xia and Monroe (2009) viewed that at a certain point, perception of lower quality of the product will evoked when there is a price reduction or there will be questions on the retailer's intention to reduce the price. Price will be a primary factor when consumers search product in a web and this would show that customer behavioral intention are related to the price cues that are more readily accessible from memory (Jiang and Rosenbloom, 2009).

Pricing factor will also contribute to the shopping convenience. Price perception is positively and strongly correlated with shopping convenience (Jiang and Rosenbloom, 2005). Similarly agreed by Jayawardhena and Wright (2009), shoppers who value convenience can obtain the benefits of product and services with less money spent and this
would have a positive relationship with shoppers' excitement; increasing search efficiency by eliminating travelling costs and psychological costs brings convenience in e-shopping.

**Time saving**

Time is also perceived as one of a factor that relates with intention to purchase in a shopping context. It is believed that consumers have their own perception of time, whether or not to shop from the internet. According to Hansen and Jensen (2009), accomplishing the shopping trip as soon as possible refers to the time-saving oriented consumers and they prefer store choices favoring quick shopping; people who dislike shopping and approaching for time saving retail stores refers to the economic shoppers or known as "problem-solvers".

In online shopping, it requires less effort and better decision making for consumers who opt to purchase at the e-store (Jiang and Rosenbloom, 2005). Shoppers may save their time in e-shopping because they do not have to go through any effort on travelling to a mall or saving their time in other psychology factors such as traffic jam etc. Online shopping increases search efficiency by eliminating travelling costs and psychological costs brings convenience in e-shopping (Jayawardhena et. al., 2009). Comparing online and traditional shopping, Alreck and Settle (2002) found that internet shopping was viewed as saving more time.

Shoppers who value convenience can obtain the benefits of product and services with less effort and this would have a positive relationship with shoppers' excitement (Jayawardhena et. al., 2009). Ordered products are directly delivered to the door is the greatest interest to many consumers because online shopping does not requires us to leave the hours or office (Chen and Chang, 2003). According to Monsuwe, Delleart and Ruyter (2004), the main drive of online shopping is that the internet is time saving and accessible 24 hours a day. Shopping in the internet saves time and effort because consumers are able to shop any time in the comfort of their home; especially for consumers who have little amount of free time because of extended working hours (Wolfinbarger and Gilly, 2001).

Consumers expect timely delivery in the online store as they browse and "internet shopping" is just alike as they visit the "offline stores" and they "create order transaction" just like they "purchase the product" (Ahn, Ryu and Han, 2004). In the previous study of Koyuncu and Bhattacharya (2004), the researchers found that online shopping offers better prices on the
products and it allows consumers to shop more quickly than other shopping alternatives, and this will lead individual to be inclined to increase their shopping from the internet. According to Monsuwe, Delleart and Ruyter (2004), online shopping requires least effort, inconvenience and time investment for consumers to browse the whole product-assortment; consumers can make the correct decisions efficiently because they can gain vital knowledge about firms, products and brands.

**Perceived risk**

Perceived risk is defined as consumer experiencing consequences or the amount of uncertainty in contemplating as particular purchase decision. (Cox and Rich, 1964). Similarly, Gronhaug, (1976); Newall, (1977); Upah, (1980) defined perceived risk as the potential of unfavorable consequences and the level of uncertainty in a purchasing situation. Stone and Gronhaug (1993) defined perceived risk increases psychological costs when feelings of discomfort occur in an individual. According to Walker and Johnson (2006), they stated that perceived risk has two main concerns. First is concerning the service delivery system's technical performance or functional reliability; and second is concern on privacy and security. Functional or performance goals, psychological goals, or the means of money, time and effort invested to attain those goals may be regarded as the consequences (Park and Stoel, 2005).

There is certain risk that consumers will face when making online purchase. Shopping on the internet which is a new medium for consumers will be a challenge for them because shopping on the internet is relatively new and consumers have less experience with it (Monsuwe, Delleart and Ruyter, 2004). According to Sorce, Perotti and Widrick (2005), perception of convenience in the internet and its informative sources will positively affect good decision making for online shopping but the decision will be negatively influenced when there is high perceived risk. From the research of So, Wong and Sculli (2005), excessively worries of security from the perceived risk will lead a consumer to decide not to conduct web-shopping. When consumer's perceived risk is lower, then their purchasing intention will be higher (Park and Stoel, 2005).

When purchasing occurs in an online environment especially for products such as apparels, it can't be denied that consumers will have the feeling of unsecure regarding the product information and the actual material and color that they will receive by viewing the display
in the website. This is also agreed by Park and Stoel (2005), clothing such as skirts and sweaters are high risk items where size, color and fit matters to the consumer. According to Burke, (2002); Parasuraman and Zinkhan, (2002), in internet shopping, there will be risk involved, privacy, security, visual appeal, delivery terms, form of payment and product information. Besides that, quality of a product cannot be physically checked by the consumers and the security of sending sensitive personal and financial information while conducting online shopping cannot be monitored by the consumers (Lee and Turban, 2001). For apparel shoppers, they should use the internet to search for extra information to reduce risk in decision making because of they are unable to try on the garment (Park and Stoel, 2005). Attitude towards security transaction such as payment security, consumer information privacy, return policy, and product shipping guarantee predicts online purchasing intentions for apparels product (Kim and Kim, 2003).

Perceived risk is expected to be more distinct in online shopping compared to offline shopping. Perceived risk in online shopping can be reduced in terms of appropriate description the product. To reduce risk, product information and its description should be clearly stated as well as the store policies (Kwon, 1991). Internet marketers must also create trust with online buyers so to lower the buyer's perceived risk. There is an important moderating effect on trust with the relationship between consumers' attitude toward Internet shopping and intention to shop online (Monsuwe, Dellaart and Ruyter, 2004).

Perceived risk can be reduced when the consumers are more familiar with the online technologies (Kleijnen, 2007). Similarly, Bucklin and Sismeiro (2003) state that consumer's skills are more advanced when they learned how to shop through a site this will increase their efficiency in shopping. Past experience and ongoing usage of internet-based purchase will increase consumer's familiarity and thus, feeling of anxiety and perceived risk should be reduced of such purchases; to lessen consumer's anxiety, knowledge about the actual experience with the internet should be increased (Kuhlmeier and Knight, 2005).

**Previous online purchase experience**

Online shopping is a relatively new phenomenon for many consumers, and is considered to be riskier than shopping in a brick and mortar store (Laroche, Yang et al. 2005). Therefore, e-consumers will depend heavily upon experience, which can only be gained through prior online purchases (Ling, Chai et al. 2010). A successful online purchase with an outcome
valued by the consumer is likely to be a positive experience, and vice versa. Each such transaction adds to the consumer’s online purchase experience, whether for good or for bad. Elliot & Fowell (2000) state that consumer experience with internet shopping drives the growth of internet shopping. Online consumers with high online purchase intentions often have previous online purchase experiences that help them to reduce their uncertainties (Shim and Drake 1990). The link between internet purchase experience and online purchase intention has been found to be positive and significant in previous studies (Shim, Eastlick et al. 2001, Brown, Pope et al. 2003, Park and Stoel 2005, Chen and Barnes 2007, Ling, Chai et al. 2010).

Trust
In marketing literature, trust is positively related to a consumer’s experience with a selling party (Koufaris and Hampton-Sosa 2002). This experience can come from personal encounters or through word of mouth, such as reviews or internet forums. Consumers’ experience with and perception of a web site can influence their assumptions and opinions of the company and its trustworthiness (Tan and Thoen 2001). According to Yoon (2002), trust is a vital experienced variable essential in initiating relationships with consumers. Online trust also increases consumers’ belief that online retailers will not engage in opportunistic behavior (Gefen, Karahanna et al. 2003). Online trust is different from offline trust because of the physical distance between consumer and retailer, the absence of a sales representative and the separation between buyer and products (Yoon 2002). Many studies, among them Chang & Chen (2008), Ganguly et al (2010), Dash & Saji (2007), Yoon (2002), Koufaris & Hampton-Sosa (2002), Kim et al (2008), Chen & Barnes (2007) and Ling et al (2010), find a significant positive relationship between trust and online purchase intention. The importance of trust was also apparent in relation to online loyalty, where Chiu et al (2012), Koufaris & Hampton-Sosa (2002), Chiu et al (2009), Ribbink et al (2004), Gefen (2002), Kim et al (2008), Luarn & Lin (2003) and Harris & Goode (2004) all found positive relationships.

Enjoyment and excitement
Consumer also associate shopping with enjoyment and excitement which they would think is a fun activity to them regardless in an online or offline context. Enjoyment is defined as the extent to which online shopping is perceived to be personally enjoyable and fun (Chiu,
Shoppers nowadays tend to be more leisure driven compared to the shoppers in the early 1990's (Nicholls, Li, Kranendonk and Roslow, 2002). For some consumers, shopping for apparels is fun, enjoy, relaxing, pleasure or leisure. In offline shopping, consumers may associate enjoyment and excitement in the shopping mall environment with their friends or family. According to the research of Dennis (2002), he suggests that offline shopping will be more enjoyable than online shopping as regarded by the consumers. Hunter, (2006) suggested that retailers should increase the level of positive emotions in their shopping mall by creating an exciting and happy experience. While in online shopping, consumers is expected to relate enjoyment and excitement with the experience absorbed in the purchasing process and the excitement level is expected to arise during the product delivery process. According to Broekhuizen and Huizingh (2009), online shopping causes enjoyment which is fun and playful rather than from shopping task completion; customers may regard the purchase of goods in online shopping as an experience and the perceived entertainment will be regarded as enjoyment to them.

Consumers tend to browse more, engage in more unplanned purchasing and seek out more stimulating products when they feel pleasant and aroused in the shopping environment (Monsuwe, Delleart and Ruyter, 2004). Consumer's intention to return should increase as the extent a consumer associate excitement with an e-tailer increase; as the psychological cost reduces, the online shopping experience will be more enjoyable and therefore creates excitement (Jayawardhena and Wright, 2009). Consumers will have more positive attitude when they enjoy the experience of online shopping and are more likely to adopt internet as a shopping medium; potential of entertainment of online shopping will reflect consumers' enjoyment (Monsuwe, Delleart and Ruyter, 2004). From the research of Jayawardhena and Wright (2009), it resulted that the assessment of the e-tailing environment leads the customers to enjoy the shopping experiences; they also found that positive word of mouth will be created when it is influenced by the excitement positively.

**Satisfaction**

Satisfaction is defined as the perception of pleasurable fulfillment in the consumers’ transaction experiences (Oliver 1997). Online customer satisfaction has often been used to measure the success of online businesses (McKinney and Yoon 2002). A distinction can be made between attributive satisfaction and overall satisfaction (Bagozzi 1992). Attributive
satisfaction is the consumer’s satisfaction regarding individual attributes of the transaction experience, while overall satisfaction fully encompasses the consumer’s perception of the whole transaction process (Hansen 2006). Castaneda et al (2009) argue that satisfaction is the most relevant variable in the study of customer loyalty. Oliver (1999) states that customer satisfaction with a brand leads to an improvement in attitude towards it. With this in mind, Castaneda et al (2009) state that when satisfaction with a web site improves, so could the attitude towards it.

If a product or service fails to meet the expectations of a consumer, it may lead to a negative change in attitude and reduction in repeat purchase (Grewal, Iyer et al. 2003). Previous studies have shown a significant relationship between satisfaction and online loyalty, such as Jiang & Rosenbloom (2005), Ribbink et al (2004), Hansen (2006), Kim et al (2009), Castaneda et al (2009), Tsai & Huang (2007), Yang & Peterson (2004), Luarn & Lin (2003) and Harris & Goode (2004).

**Online consumer loyalty**

Most early studies in the field of online consumer behavior sought to investigate consumers’ intention and adoption of online purchase, while largely ignoring their intention to return to a specific web site (Cheung, Zhu et al. 2003). Customer retention, or loyalty, is one of the primary goals of all companies (Pine II, Peppers et al. 1995). Harris & Goode (2004) tested the relationship between satisfaction and loyalty on two different samples, one which consisted of book buyers while the other consisted of plane ticket buyers. The relationship was only found significant in the sample of book buyers. The authors try to explain this by arguing that the context in the flights sector is different, because the flights market is dominated by loyalty schemes, like reward points for purchasing flights, where consumers are more likely to exhibit loyalty even though the levels of satisfaction are lower than other markets. Jiang & Rosenbloom (2005) tested three different types of satisfaction, namely customer’s at-checkout satisfaction, after-delivery satisfaction and overall satisfaction with transaction, and only the after-delivery satisfaction variable was found to be significant.

**Tangibility**

Regardless of online shopping or offline shopping, tangibility is expected to be a factor that consumers will consider during the purchasing process. Tangibility products including shoes and clothes; although it is considered as standardized products, consumers need to
feel it and touch it to make their purchasing decisions (Rajamma, Paswan and Ganesh, 2007). Consumers are particular about the tangibility of a product is because they need the security and assurance of the product purchased is in a good condition and assurance of purchasing the right thing.

According to Kotler (1974); Bitner (1992); Solomon, Suprenent, Czepiel and Gutman (1985), assurance is important to capture confidentiality, shopping security, complaint resolution, problem solving and warranties. In an online shopping environment, consumers are not associated with a physical location while they are only communicating with a machine and not human being (Ekeldo and Sivakumar, 2004). With the inability of consumers to feel and touch the product in an online context because online retailing lacks the tangible features, it makes it difficult to market those products on the internet. (Lindstrom, 2001).

To reduce insecurity in online shopping, designers must take note of consumers' needs because the usability is the starting point to get the confidence and support of the consumers; besides that, tangibility also helps to reduce heterogeneity of the web site in the supply of the service and to improve quality control (Alzola and Robaina, 2006). This statement is also parallel with the study of Liu, He, Gao, and Xie, (2008) where they suggested that because the products are intangible in the online shopping environment, detailed and complete product information should be provided; to know the quality of a product, consumer can only rely on the pictures and description on the web page because they are unable to feel and touch the product. Moreover, to ensure customer can make purchasing decisions, the web site should provide complete description of a particular good, including its color, functionality, model, etc. (Liu, He, Gao, and Xie, 2008).

**High Interactivity**

Interactivity is defined as the degree to which two or more communication parties can act on each other, on the communication medium, and on the messages and the degree to which such influences are synchronized (Liu and Shrum, 2002, p.54). According to McMillan and Hwang (2002), interactivity is defined as direction of communications, user control and time. Interactivity can be applied in online and offline shopping. The terms of interactivity in an online context is based on the detailed information given, easy-to-read or descriptive information is available (Park and Stoel, 2005) and also the degree of communication
between the buyer and the seller. In an offline context, interactivity will be based on the atmosphere of the shopping mall and also the interaction between the consumer and the shop's promoter.

To highlight the term of "atmospheric", consumer's purchasing probability is enhanced through purposefully design the buying environment to produce specific affective responses in shoppers (Kotler, 1973-1974). When purchasing on the internet, perceived trustworthy will be higher when the web site has greater interactivity (Merrilees and Fry, 2003). A citation has been done on Hoffman and Novak (1996) by Ballantine, (2006, p.463), there are two main types of interactivity are considered to be applicable to the web. The first, person-interactivity, is the ability for a person using the web to communicate with other individual. The second, machine-interactivity, refers to the ability for an individual to access hypermedia content.

Consumers are then able to make better purchasing decision because of the increased availability of information provided in the web site, causing a consumer to be more knowledgeable. (Cook and Coupey, 1998). The research of Ballantine (2006) resulted that the satisfaction of customer increases when the level of interactivity provided by an online shopping environment increase; and similarly the consumer's satisfaction is also increased when the greater number of attributes provided on a per-product basis; similarly, Dholakia and Zhao (2009) agreed that the shoppers were more satisfied when there are higher interactivity level compared to lower interactivity level web site.

Research done by Dholakia and Zhao (2009) resulted that online shoppers' satisfaction and behavioral intention is influenced by both objective and subjective interactivity. Objective interactivity refers to the types of communication mediums available in an individual website while subjective interactivity refers to perceived interactivity. To show that online vendors are customer-oriented, a quick response is requested to reduce uncertainty of the customers (Gummerus, Liljander, Pura and van Riel, 2004). Interactivity is also known as contact which refers to the availability of assistance through telephone or online representatives (Parasuraman, Zeithaml and Malhotra, 2005). However, Hansen and Jensen, (2009) found that customer have difficulties in selecting items because personnel advice is not available through the internet and this will prevent them from purchasing the apparel.
According to Chen and Chang, (2006), interactivity is one of the conditions to achieve flow; if there were inadequate interactivity, it will cause a company to occur lost. For example, consumers long wait for the system feedback and difficulty in maneuver within some Web sites that causes frustration; unreliable connection of system interruption from ISP will also cause frustration of the consumers. Response time of a web site is also very important as the speed in the interaction process will give users a negative perception if the response time is slow (Lin and Lu, 2000). In order to enhance interactivity in an online context, a web site should convey the excitement of shopping, attracting consumers to browse more and let them know more about the products than other shops (Demangeot and Broderick, 2006).

Lastly, interactivity is a factor that must be augmented in internet shopping. Various components of the shopping process that will affect one’s online experience ad overall shopping process must be aware by the internet marketers (Chen and Chang, 2006). Besides that, company representatives must be able to answer customer inquiries and solve problems as soon as they occur because customer lack of direct, face-to-face interaction with the service provider (Liu, He, Gao and Xie, 2008). Hansen and Jensen, (2009) suggested that company should provide personnel advice via chat rooms to provide guidance to the consumers so that it can mediate the effect of difficulty in selecting items

**II. Literature Review: Thesis & Dissertation**

**Jongeun Kim (2004)** in the study entitled Understanding Consumers’ Online Shopping and Purchasing Behaviors explored the differences between four potential groups of web users, the current non-web user, the user who only visits web stores with no intention to buy, the Internet browser who has an intention to purchase online but has never done so, and the person who has made an online purchase. The research focused on understanding the differences among the four groups in terms of demographics, current technology use and access, and current attitudes towards making an online purchase. The research identified two factors, a consumer factor and a marketing factor, among the four groups. Differences in demographics and technology use were also noted between the groups. Based on the findings such as the relationship between time spent online and online buying and the significant of the consumer factor, suggestions were offered to retailers interested in selling via internet.
**Chen (2009)** in his dissertation entitled online consumer behavior: an empirical study based on the theory of planned behavior extends the theory of planned behavior (TPB) by including ten important antecedents as external beliefs to online consumer behavior. The results of data analysis confirm perceived ease of use (PEOU) and trust are essential antecedents in determining online consumer behavior through behavioral attitude and perceived behavioral control. The findings also indicate that cost reduction helps the consumer create a positive attitude toward the purchase. Further, the findings show the effects of two constructs of flow – concentration and Telepresence, on consumers’ attitude. Concentration is positively related to attitude toward the purchase, but Telepresence likely decreases attitude due to the consumers’ possible nervousness or concern about uncertainty in the online environment.

**Parikh Darshan (2011)** in his thesis on “Customer acceptance of internet shopping in India: impact of shopping orientations, knowledge and security” revealed that demographic indicators such as age, gender, marital status, and income have been traditionally used in the study of consumer behavior and market segmentation, shopping orientations have also emerged as reliable discriminators for classifying different types of shoppers based on their approach to shopping activities. Researchers have tapped into shopper orientations to study patronage behavior among elderly consumers, catalog shoppers, out-shoppers, and mall shoppers. By extending this shopping behavior construct to online shopping, our study aimed at contributing to the knowledge and understanding of consumer response to electronic modes of shopping. It is becoming increasingly clear that in order to survive and more importantly to succeed, online merchants should embrace and actively pursue fundamental principles of good retailing that apply to any medium. Based on the findings from this study, it is expected that the study of shopping orientations can also help electronic retailers identify and understand those consumers who prefer to shop online and the reasons why. Further, shopping orientation could be used to segment customers and formulate different strategies based on each segment’s relative propensity to adopt and use online shopping.

**Bashir (2013)** in the study Consumer Behavior towards online shopping of electronics revealed that online shopping is getting popular among the young generation as they feel more comfortable, time saving and convenient. It was analyzed from the survey that when a consumer makes a mind to purchase online electronic goods was affected by multiple
factors. The main crucial identified factors were time saving, the best price and convenience. The price factor was popular among the people because online markets prices were lower as compared to the physical markets. People compare prices in online stores, review feedbacks and rating about product before making the final selection of product and decision.

**Sunita Guru (2013)** in the thesis: A study of trust and perceived risk in Online Shopping found that online shopping is predominately male, young, single and educated. Internet usage pattern in terms of average time spent, place of accessing internet, main tasks accomplished and types of sites visited using internet between both buyers, and non-buyers were almost same. The majority of the online buyers ask for product return/money refund in case of dissatisfaction with the product. It is found that around 42% of the respondents were not sure whether they want to buy or not in the next 2/3 months. The three most important factors contributing to trust on online merchants were keep promises and commitments, will care for my welfare and when in problem will help me. Only significance difference between benevolence and qualification was found. No significance difference between income and ability, benevolence and integrity was found.

**Pawan Kumar (2013)** studied Electronic shopping: a paradigm shift in buying behavior among Indian consumers found that the consumers have perceived online shopping in a positive manner. This clearly justifies the project growth of online shopping in the country. However, the frequency of online shopping is relatively less in the country. Online shopping organizations can use the relevant variables and factors, identified from the study, to formulate their strategies and plans in the country. Better understandings of consumer online shopping behavior will help companies in getting more online consumers and increasing their e-business revenues. At the same time, as realized the benefits from E-commerce, consumers are more willing to make purchases online. With the popularity of Internet, the number of Internet users will continue to grow and more Internet users will become online consumers, even regular online buyers.

**N.Saravana Bhavan (2015)** in the thesis entitled “A Study on Consumers Attitude towards Online Shopping With Reference To Coimbatore City” analyzed entire online process of developing, marketing, selling, delivering, servicing and paying for products and services. Coimbatore city population is highly tech savvy and the city was dotted with the firms of
many successful entrepreneurs. Hinterland has many industries, estates, corporate hospitals and good number of engineering colleges. In future, online shopping bound to grow in a big way, given the growing youth population.

III. Literature Review: Peer Reviewed Journals (National & International) & Conference Proceedings

R.A. Bauer (1960) introduced the concept of “perceived risk” within the sub discipline of consumer behavior. He suggested that “Consumer Behavior involves risk in the sense that any action of a consumer will produce consequences that he cannot anticipate with anything approximating certainty, and some of which are likely to be unpleasant.

Bagozzi (1974) in his study reveals that E-shopping behavior is a complicated decision process. First, consumers make a shopping decision based on their family needs, budget limitations, and other constraints impinging on them. Accordingly, they are likely to minimize transaction costs and maximize compatibility with needs. Second, e-shopping behavior is a social influence process and it is affected by social influence (e.g., social norms), vendor and consumer characteristics, and third parties (e.g. competitive offerings).

Anastasi (1982) studied on the Role of Cultural values on online business: An empirical study and the study found that as the importance of online businesses increases, cultural differences should be considered accordingly in online business. With the issue of cultural differences represented that cultural differences may impact consumer behavior, and consumers from different cultural backgrounds may evaluate and perceive the same situations differently for online shopping.

Sheth (1983) also suggested that the consumers have two types of motives while shopping, which are functional and non-functional. The functional motives are mostly about the time, shopping place and consumer's needs, which could be like one-stop shopping to save time, the environmental of shopping place such as free parking place, lower cost of products and
available to choose from widely range of products. The non-functional motives are more related with culture or social values, such as the brand name of the store.

Ajzen (1994) in his study on perceptions towards online shopping reveals that perceptions toward online shopping and intention to shop online are not only affected by ease of use, usefulness, and enjoyment, but also by exogenous factors like consumer traits, situational factors, product characteristics, previous online shopping experiences, and trust in online shopping. Mehta & Sivadas (1995) reported that the consumer's willingness to and preference for adopting the Internet as his or her shopping medium was also positively related to income, household size, and innovativeness.

Quelch & Klein (1996) conducted the study on —the internet and international marketing and revealed that trust is an important factor in determining whether an individual chooses to, or not to, acquire goods or services via the Web.

Maigan and Lukas (1997) studied on the consumer perception towards e-shopping. The study found that internet shopping involves more uncertainty and risk than traditional shopping. Consumers’ unwillingness to provide their credit card information over the web has been cited as a major obstacle to online purchases.

Wolhandler (1999) Internet provides a big convenience for shopper as the main reason for the shopping online has been agreed by most of researcher and customers. Due to the feature of Internet, it allows customer to shopping online anytime and anywhere, which means customer can browse and shopping online 24-hours a day, 7 days a week from home or office, which attracts some time-starved shoppers come to Internet for save time to searching products in physical store.

Singh and Dalal (1999) in the study entitled Web Home pages as Advertisements and the study concluded that: Visitors to a Web site can be classified into two broad categories, low-involvement hedonistic surfers and high-involvement utilitarian searchers - henceforth, surfers and searchers, respectively. Surfers are fun-seekers and explorers who desire entertainment and stimulation; they are likely to land at a Web site, linger for a brief period
and then take off for another more attractive site in their path. In contrast, searchers are goal-oriented, looking for specific information, and are likely to spend more time at their preferred sites.

**Donthu and Garcia (1999)** conducted the study on Internet Shoppers” and the study found that the online consumer as older; make more money, convenience seeker, innovative, impulsive, variety seeker, less brand and price conscious and with more positive attitude towards advertising and direct marketing.

**Lohse and Spiller (1999)** studied on the online shopping and it was found that online shopping is a result of convenient access to greater amounts of information that enhances customer decision making and increases market penetration for the merchants.

**Bellman (1999)** conducted a study on Predicting online buying behavior and the study indicated that typical online customers have wired lifestyles and have been on the Internet for years, not just a few months .They have a tendency toward a net-oriented lifestyle. Net-oriented people are interested in and make use of Internet applications. The more experience online consumers have with the Internet, the more money they are likely to spend shopping online.

**Limayem (2000)** studied the impact of different social factors on consumers’ online shopping intentions and behavior based on the theory of planned behavior. They especially examined and tested the construct —subjective norms (i.e. social influence). They showed the different effects of social factors on consumer online shopping behavior and pointed out that for subjective norms, while media and family influences were significant, friends influence did not make a difference.

**Bulkely and Carlton (2000)** the majority of Internet shopping behaviors consist of one time purchases, which is mainly according to consumer’s different shopping motivations, such as convenience. Therefore, the Ecommerce shopping websites need improve their services or reduce the cost of products in order to motivating these onetime purchase shoppers to become loyal and regular consumers.
Degeratu, Rangaswamy and Wu (2000) in their research shows that the internet has become a useful tool for comparison shopping and users often click around various sites to view and compare products, proceed to leave the site altogether, and then, possibly, return days later to purchase a product, or they might buy locally.

Steinfeld and Whitten (2000) focused on the opportunities for firms to combine their physical presence and e-commerce channels to 1) build trust, 2) meet diverse consumer needs and preferences, 3) exploit natural complementarities between virtual and physical capabilities to enhance value for buyers, and 4) use their greater knowledge of the local community to offer more targeted products and services.

Goldsmith (2000) in the study found that online innovators tend to exhibit a higher level of self-confidence. It is likely that these shoppers will believe that they possess a higher level of knowledge about shopping and buying online and will purchase more products on the Internet. He found that innovative online buyers bought more online.

Vrechopolous et al. (2000) found that the most highly valued characteristics on a website include quality and the amount information provided for products/services. Discount/promotions, product range, delivery quality and 24 x 7 accessibility are the significant purchase motivators.

Gerald and Valerie Trifts (2000), in the study “Consumer decision making in online shopping environments: the effects of interactive decision aids” suggested that interactive decision aids designed to assist consumers in the initial screening of available products and to facilitate in-depth comparisons among selected alternatives may have highly desirable properties in terms of consumer decision making. Such tools allow shoppers to more easily detect products that are overpriced or otherwise dominated by competing alternatives, thus increasing market efficiency. More generally, the availability of interactive decision aids in online shopping environments should enhance the ability of individuals to identify products that match their personal preferences and, therefore, lead to substantial positive welfare effects for consumers.
Vijayasarathy (2001) conducted the study on the impact of shopping orientations, product types, and shopping Aids on Attitude and Intention to use online shopping and the study revealed the integrated web specific factors (online shopping aid) in order to better explain consumer online shopping behavior.

Vasterby and Chabert (2001) studied on E-Marketing and found that the internet can make it easier for companies to have information about their products or services available to their customers or potential customers. A company can satisfy the consumer’s individual need of information at a low cost in comparison to sending out product brochures and online shopping is one of the most rapidly growing forms of shopping, with sales growths rates that outpace buying through traditional retailing.

Shim, Eastlick, Lotz, & Warrington (2001) proposed an online pre-purchase intention model in order to explain the prediction of online purchase intention and found that Consumers’ positive attitudes toward online shopping significantly influenced the use of the Internet for information searching and intentions to shop online.

Lee and Turban (2001) studied on trust in internet shopping and it was found that lack of trust is one of the commonly cited reasons as to why the consumers do not prefer an online purchase and it plays a significant role in facilitating online transactions. This might be because in an online environment the consumers have no physical interaction with the seller. So website plays an important role to gain customers trust online.

Blackwell (2001) studied the customer investigation on e-shopping and his study revealed that the study of consumer behavior is a complex and broad subject which encompasses the factor such as demographics, lifestyles, personality, values, culture and family which play a part in consumer behavior decision making process.

Kim & Lim, (2001) conducted the study on online shopping and in his study it has become quite clear that in order to survive and be profitable, online businesses must pursue the fundamentals of good retailing. One of these principles is knowledge about existing and potential customers and their preferences Retailers must pay attention to the target market’s
perceptions, attitudes, and behavior rather than the technological characteristics of their websites.

**Childers (2001)** studied on attitude of students for online shopping and it was found that the degree of interactivity that a Web site offers is a strong factor in support of stabilizing this relationship, because experiential shoppers usually find more enjoyment in interactive environments than in pure text environments.

**Koivumaki (2001)** conducted a study on online shopping and the influence of online shopping on the consumer buying behavior. The study propounded a positive relationship between the online shopping benefits and the frequency of purchases made.

**Fareena (2002)** investigated the determinants and role of consumer trust in e-business. The study has empirically demonstrated that web site characteristics indeed significantly affect perceptions of trust in a web site. The study also found that consumer characteristics such as past experience with the Internet and with a particular web site, do significantly affect trust perceptions. The significant finding of the study that trusts is mediating variable between web site, consumer characteristics and consumer behavior intent. The study also contributes to understanding the dimensions of trust. They tested their hypotheses in a large-scale empirical study that estimates this model from 6831 consumers across 25 Web sites and eight industry categories.

**Sami Alsmadi (2002)** investigated possible factors that influence consumer attitudes towards online shopping behavior. The study also examined if these attitudes vary by demographic variables. The study based on an empirical research work, and a convenience sample of 453. Frequencies, descriptive statistics, and One-Way ANOVA tests were used in the analysis of data. The study concluded that Jordanian companies need to have a better understanding of electronic shopping behavior, and that special efforts must be made to improve security of electronic transactions.

**Menon & Kahn (2002)** in their study revealed that the Internet represents a sufficiently different retail environment and a different atmosphere which can significantly influence the emotions and motivations of shoppers and thereby affect their buying behavior.
Koufaris, (2002) conducted a study on applying the Technology acceptance model and flow theory to online consumer behavior and the study reveals that online shopping behavior has been an important topic in online shopping research areas. The main reason is that most consumers are computer users and the online consumers perform all the functions of a traditional consumer on the computer with commercial web sites.

Akhter (2002) in his study on adoption of online shopping in India and the study indicated that more educated, younger, males, and wealthier people in contrast to less educated, older, females, and less wealthier are more likely to use the Internet for purchasing.

Forsythe (2002) conducted a study on e-shopping and the study showed a positive and highly significant relationship between perceived benefits of Internet shopping and both frequency of shopping and amount spent online. Consumers’ characteristics such as personality nature, online shopping benefits and perceptions have also been found to influence consumers’ online shopping behavior and online shopping rate.

Na Li & Ping Zhang (2002) in the preceding on Consumer Online Shopping Attitudes and Behavior: an Assessment of research indicated the role of the external environment, demographics, online shopping decision making, and consumer satisfaction. Satisfaction is a key factor in online shopping, yet only three studies investigate it. Any number of factors, including vendor/service/product characteristics, website quality, attitude towards online shopping, intention to online shopping, online shopping decision making, and online purchasing, may influence consumer’s satisfaction. More importantly, the extent to which customers are satisfied is directly related to attitudes toward online shopping or toward specific Internet stores. The relative importance of this factor in determining such consumer behavior as repeat purchases suggests that further research on consumer satisfaction with online shopping needs to be conducted.

Davis (2002) in the study on consumers’ perception toward Internet shopping reveals that if more attractive online stores were developed. This raises the issue of examining what factors affect consumers to shop online. Therefore, a framework is needed to structure the complex system of effects of these different factors, and develop an in-depth understanding
of consumers’ perceptions toward Internet shopping and their intentions to shop online. This study reveals that we build up such a framework based on previous research on consumer adoption of new self-service technologies and Internet shopping systems. The research suggests that consumers’ perception toward Internet shopping first depends on the direct effects of relevant online shopping features.

**Huizingh & Hoekstra, (2003)** had explored the study on the e-shopping and studied many factors that determine why customers return to a store or web-site. The study found that it has been shown that longer lengths of time spent online by consumers increases the likelihood of consumers revisiting a website or becoming customers by buying a product. As such, designing a website in such a way as to retain customer attention and satisfaction, increases the likelihood of creating repeat customers.

**Halstead and Becherer (2003)** emphasized in their study that internet marketing is a field which is going to grow and the online auction concept may be defining a totally new and unique distribution alternative. The study found that people shopping on the internet want delivery of their purchase quickly and easily. Speed and convenience are the two driving factors essential for online buying.

**Chen and Chang (2003)** studied on —A descriptive model of online shopping process: some empirical results and the study focused on the five important factors explaining consumer online purchasing intentions; individual/consumer characteristics, environmental influences, product/service characteristics, medium characteristics and online merchant and intermediary characteristics. They framed the relationship between five factors and three key steps necessary to encourage repeated online shopping.

**Ahuja, Gupta & Raman (2003)** conducted the study entitled “An Empirical Investigation of Online Consumer Purchasing Behavior” and the study found that 4% of people gave inability to touch and feel the product as a reason for not shopping online.

**Cheung et al. (2003)** in his study entitled “Online consumer behavior: a review and agenda for future research” and suggested the five main factors influencing consumers’ online purchasing intentions and adoptions. They are the consumer’s individual characteristics, the
medium’s characteristics, product/service characteristics, environmental influences and merchant and intermediary characteristics. These factors not only have some effects on purchasing intentions and actual purchases, but may also affect the ways consumers interact with the website.

Schlosser, (2003) studied on online browsing and found that another kind of consumers is called a browser, who is experiential and try to find an entertaining experience rather than information. Once searchers and browsers are satisfied by the experiences they perceive, they may become purchasers.

Chiang & Dholakia, (2003) conducted a study on Factors driving consumer intention to shop online: An empirical investigation! and the researchers found that web offers opportunities for competition in the present marketplace regarding web as the channel of business. The rapid growth of online retailing has created a vibrant market space and competition with all other shopping channels and it has challenged traditional retailers and is reshaping consumers’ shopping habits.

Rogers (2003) concluded that Online shopping features can be either consumers’ perceptions of functional and utilitarian dimensions, like “ease of use” and “usefulness”, or their perceptions of emotional and hedonic dimensions like “enjoyment by including both utilitarian and hedonic dimensions, aspects from the information systems or technology literature, as well as the consumer behavior literature are integrated in our framework.

Constantinides (2004) conducted the study on Influencing the online consumer’s behavior: the web experience and found that the factor convenience is considered to be the benefit in the eyes of consumers and a quality derived from purchasing over the internet. It is therefore considered to be the motivator and a benefit to consumers.

Monsuwe, Dellaert and Ruyter (2004) conducted the research on what drives consumers to shop online? A literature reviewl and the study found that personal online consumer characteristics and concluded that in consumer has a vital role for online purchasing behavior.
Benedict Dellaert and Ruyter (2004) in their research on “What drives consumers to shop online?” shows that attitude toward online shopping and intention to shop online are not only affected by ease of use, usefulness, and enjoyment, but also by exogenous factors like consumer traits, situational factors, product characteristics, previous online shopping experiences, and trust in online shopping.

Cherie Keena and Richard Feinbergd (2004) in the study “E-tailers versus retailers which factors determine consumer preferences” found out that current retailing trends show a shift from traditional store-based retailing to an increased use of the Internet. Store-based retailers have great concern that the Internet will make the store obsolete. This fear has driven many of them to build an expensive Internet presence. The findings from the structure of the consumer decision-making process in this study clearly show that, under the hypothetical situations provided in the research, retail stores may have a large advantage over both catalogs and the Internet. The utility scores rank in the order that consumers are currently spending the most money is spent in retail stores, then catalogs, and finally the Internet. The importance scores indicate that retail format may still be the first choice for consumers and the utility scores underscore the advantage that retail stores currently have in the market place. It should be pointed out that the structure of the consumer decision is not a static structure but is tied to a particular place and time. It would be expected that as the retail landscape and consumer experiences change, the structure uncovered in this study would also change.

Sorce (2005) in the study of online shopping found that younger consumers searched for more products online and they were more likely to agree that online shopping was more convenient.

Kim and Park (2005) conducted the study entitled A consumer’s shopping extension model: attitude shift toward the online store] and found that online shopping is to be perceived as convenient of the consumers, the consumer must perceive a certain amount of easiness with accessing the internet and also with carrying out the behavior with shopping online.
Sinha and Uniyal (2005) in the study explored that the Shopping environment refers to the landscape of shopping, changing as it did from the first departmental store to present-day malls to virtual shopping through the Internet. It has been found that shoppers behave differently depending on the type of shopping situations.

Man Kit Chang, Waiman Cheung & Vincent S. Lai (2005) in the paper Literature derived reference models for the adoption of online shopping found that many important variables had not been fully investigated. In order to support the development of online transaction and attract customers to buy online, effort was put into the understanding of the dynamics of the adoption of online shopping. A better understanding of the dynamics of the adoption decision of online shopping of the customer will greatly benefit its promotion and help in the transition to a society more heavily involved in electronic commerce.

So et al (2005) investigated the influences of promotional offers and product categories on online shopping intentions. Results indicate a direct influence of web search behavior and web shopping adoption decisions on web-shopping intentions. Promotional offers enhance web shopping intentions.

Shergill and Chen (2005) conducted the study on Enticing online consumers: an extended technology acceptance perspective and considered in their research on Web-based shopping: Consumers’ attitudes towards online shopping in New Zealand. However, they only considered a few aspects of Web site design. For example, they did not consider the issue of Web site content that was out of date.

Brengman, Gueness and Swinyard (2005) studied on Segmenting Internet Shoppers based in their web usage related lifestyle: across cultural validation and the study found that the segment online consumers through first identifying the internet usage lifestyle of every consumer, they believe internet experience is highly relevant the identification of the online consumers.

Xinyu Cao & Patricia Mokhtarian (2005) in the study “The Intended and Actual Adoption of Online Purchasing: A Brief Review of Recent Literature” investigated that the characteristics of products strongly influence the degree to which they are suitable for
selling online. Mixing product categories in e-shopping behavior research tends to yield vague or inconsistent results. It is therefore necessary to explicitly consider product characteristics when exploring consumers’ e-shopping behavior. The descriptive analysis was used to describe consumers’ e-shopping behavior; correlational analysis goes beyond descriptive analysis and attempts to analyze how two variables are related; and multivariate analysis was mainly used to explain consumers’ behavior using many variables considered together.

Liu et al. (2006) in his paper on how the decision to introduce the online channel can be strategically used by a store retailer for deterring the entry of a pure e-retailer. The study found that online channels are now widely used by store retailers.

Allred, Smith and Swinyard (2006) in the study entitled “E-shopping lovers and fearful conservatives: a market segmentation analysis”. Found that online consumer tends to have the following characteristics: younger, wealthier, better educated having a higher computer literacy and are bigger retail spenders.

D. Venkaba Rao (2006) Determinants of Purchase Behavior of Online consumers the study found that the Online consumer behavior is a broad and interesting area of study that can benefit organizations in their efforts to market and sell products online. As consumers’ attitude towards online shopping is a prominent factor affecting actual buying behavior, this research attempts to investigate a modest part of that area. The results of study of perceptions of 200 online purchasers in Hyderabad reveal trust, security, Internet speed, and responsiveness significantly affect online purchasers’ behavior.

Boudhayan Ganguly & Satya Bhushan Dass (2006) from IIM Lucknow in his study website characteristics, Trust and Purchase Intentions in online stores: An empirical study in Indian context found that there is a strong relationship between the website features and purchase intention.

Chuleeporn & Corpus Christi (2006) in the study on Consumer Perceptions of Online Shopping revealed that five factors were perceived differently between these two groups of consumers. These factors were perceived risk with online shopping, past experience with
online shopping, perceived benefits of online shopping, perceived ease of online shopping, and perceived uncertainty of online shopping. These factors may provide online businesses with a base level awareness of online consumers’ perceptions and of what factors into preferences for online shopping avenues.

Ying (2006) in his study Essay on modeling consumer behavior in online shopping environments examined online purchase behavior across multiple shopping sessions. Shopping cart abandonment is the bane of many e-commerce websites. He investigated abandoned shopping carts in an online grocery shopping setting. Specifically, he developed a joint model for the cart, order, and purchase quantity decisions. The interdependence between the three decisions is captured by the correlations between the error terms. Empirical analysis shows that not all abandoned shopping carts result in lost sales. Customers routinely pick up abandoned carts and complete the final orders. Among the factors that propel customers to continue with aborted shopping are the time of shopping, time elapsed since the previous visit, the number of items left in the abandoned cart, and promotion intensity. The study offers marketers important managerial implications on how to mitigate the shopping cart abandonment problem.

Lee (2008) studied on online consumer and their buying behavior. The finding of his study illustrates how a high proportion of negative online consumer reviews can elicit a conformity effect, with consumers showing a tendency to conform to the perspective of the negative reviews when the proportion of negative reviews increases.

Pooja Mordani (2008) explored the study on investigation of consumer’s perception towards internet based e-shopping and the study involved an experiment in which the respondents were asked to go through the online shopping process and relate their experiences. The study found that the positive experience with a website plays a vital role in forming consumers trust while shopping online and if consumers trust the website then they will perceive ease of use, perceive enjoyment and perceive the website to be less risky which would finally culminate into an intention to transact with the website.

Pooja Mann & Nidhi (2008) studied on the role of internet in marketing and her study found that the internet marketing offers a number of advantages hence it must be used with
utmost precaution along with other medium of approaching the target customer. Internet marketing is finally evolving in a much more constructive direction.

**Kiran et al. (2008)** have not only identified the factors affecting online buying behavior in India, they have also explored how online advertisements influence consumers to buy online. The authors have identified product information and reliability as the key contributing factor to internet retailing adoption. Yet another contributing factor is audience attitude towards e-shopping. Various constituent variables include responsiveness of websites for the information, positive outcome of the websites and the influencing power of advertisements. Influence of internet advertisements on e-shopping has emerged as another important determinant of online buying behavior.

**Prasad and Aryasri (2009)** have explored the determinants of shop behavior such as convenience, customer service, trust, web store environment and web shopping enjoyment and examine the effect of these factors towards online buying behavior.

**S. L Gutpa & Nirupama Gupta (2009)** in their study Online shopping behavior by Urban Indian youth and study highlights that urban Indian youth is more an online surfer than an online shopper. Only a very small percentage of Indian youth has started appreciating the role of Internet in shopping. It is well equipped for using the Internet as an online surfer but needs time and experience to be an online shopper.

**Afizah, Erlane & Jamaliah (2009)** in an examination using Fishbein’s Theory on the topic, Does Consumers’ Demographic Profile Influence Online Shopping investigated five variables relate to demographic profile were chosen: gender, age, salary, and job do affect the consumers’ online shopping behavior. Findings support Fishbein’s attitude theory that implicate demographic profile as an important variable that influence positive or negative attitude in an object, the tendency to shop online. Gender plays an important role in influencing attitude towards online shopping behavior is consistent to previous studies that found significant influence of gender on attitude, the significant difference on the attitude towards online shopping differentiated by age. The results showed that those who are between 30 to 39 years old do more online shopping compared to those between 20 to 29 years old and those over 40 years old. This is expected since those who are below 30 years
old are basically those respondents who have just started working. Therefore, their financial commitment would be considerably tight compared to those respondents between 30 to 39 years who may have settled down and have excess money to spend. However, for respondents over 40 years old, the results showing that their online shopping behavior is not as high as the respondents of between 30 to 39 years old may indicate that this group of people may likely to less computer technology literate compared to other groups. The results showed that marital status plays an important role to one person’s online shopping behavior.

Narges Delafrooz, Laily Hj. Paim & Ali Khatibi (2010) in their study title Students Online Shopping Behavior: An Empirical Study and the study reveals that consumers have different personalities that affects online shopping and can be classified into two orientations of utilitarian and hedonic. Consumer who have utilitarian have goal oriented, rational, deliberate, task oriented shopping behavior whereas hedonic have experiential, fun, fantasy, arousal, excitement, entertaining behavior. The findings showed that utilitarian orientations had higher effect on attitude towards online shopping and this may be due to the low level of young consumers who have experience in online shopping. Moreover convenience, price and a wider selection influenced consumers’ attitudes towards online shopping.

Ankur Kumar Rastogi (2010) conducted the study on a study on Indian online consumers and their buying behavior and the study attempts to analyze the features related to the buying behavior of online shoppers. Consumer buying behavior in respect of online shopping was studied using different socio-economic variables. It also provides a support that helps researchers understand the drivers of consumers’ attitude and goal to shop on the Internet, and consumers’ perceptions regarding ease of use and usefulness. Conclusions derived from the analysis can be used as useful guide for market orientation. The outcomes of the study suggest that assessment of consumer buying behavior can contribute to a better understanding of consumer buying behavior in respect of online shopping.

Demery (2010) reports, the advantage of the online channel is that some customers find it convenient, think that it saves their time, and observe that it is easier to find a particular item in online store.
Doherty, Neil F. and Ellis-Chadwick, Fiona (2010) in the paper entitled Internet retailing: the past, the present and the future prophesized that, at the very dawn of the Internet revolution, the Internet would represent the most important wave in the information revolution. Looking back at the first fifteen years of on-line retailing, it can be argued that there is a considerable amount of evidence to support this view: on-line shopping is moving rapidly from a minority hobby, to an everyday part of most peoples’ lives. Having reviewed the growth and impact of on-line retailing, from the perspective of the past, the present and the future, it is interesting to stand back and critically appraise the implications of an increasingly vibrant and sophisticated Internet market-place, from the retailers’, the consumers’ and the academics’ perspective. Starting with the retailers, it may be tempting to stand back and congratulate them on a job well done. However, there are still many significant challenges that they need to confront and overcome, if on-line retailing is to complete its transition from a minority to a mainstream activity. All retailers will need to develop strategies for responding to enhanced consumer power, possibly with initiatives such as: marketing via social networking sites; growing their brand; differentiating their product offerings; and working hard to ensure that their web-sites provide consumers with an enjoyable and reliable shopping experience.

Ruchi Nayyar (2010) in the study of website factors on online shopping buying behavior and the study found that online shoppers perceive different factors such as website design, fulfillment/reliability, privacy/security and customer service affecting online purchase activity differently.

Dr. S.G Gupta (2010) in the study impact of changing demographics profile of Indian customers on their internet shopping behavior and the study concluded that demographic profiles of online users; gender, age and education have significant association to web shopping in the current Indian scenario. However, it won't be very late for these differences to evaporate keeping into account fast changing social habits and growing technological developments.

Menon (2010) in the study on online shopping says that if consumers enjoy their online shopping experience, they have a more positive attitude toward online shopping, and are more likely to adopt the Internet as a shopping medium. In our framework, we identify three
latent dimensions of “enjoyment” construct, including “escapism”, “pleasure”, and “arousal”. “Escapism” is reflected in the enjoyment that comes from engaging in activities that are absorbing, to the point of offering an escape from the demands of the day-to-day world. “Pleasure” is the degree to which a person feels good, joyful, happy, or satisfied in online shopping.

Archana Shrivastava & Ujwal Lanjewar (2011) in online buying, the rate of diffusion and adoption of the online buying amongst consumers is still relatively low in India. In view of above problem an empirical study of online buying behavior was undertaken. Based on literature review, four predominant psychographic parameters namely attitude, motivation, personality and trust were studied with respect to online buying. The online buying decision process models based on all the four parameters were designed after statistical analysis. These models were integrated with business intelligence, knowledge management and data mining to design Behavioral Business Intelligence framework with a cohesive view of online buyer behavior.

Dr. Durmaz (2011) in the study entitled — impact of cultural factors on online shopping behavior and the study found that while buying goods and services, culture, beliefs and traditions take an important position, while the environment, friends and social groups stated 48.6%. In this case the impact of cultural factors means a lot.

Wells et al. (2011) in his study entitled online impulse buying: understanding the interplay between consumer impulsiveness. The study found and proposed the model considered the direct influence of website quality on the urge to buy impulsively.

Hernaández et al. (2011) in a study “Age, gender and income: do they really moderate online shopping behavior?” analyzed whether individuals’ socioeconomic characteristics – age, gender and income influence their online shopping behavior. The individuals analyzed are experienced e-shoppers i.e. individuals who often make purchases on the internet. The results of their research show that socioeconomic variables moderate neither.

Yusniza Kamarulzaman (2011) in the study on E-Consumer Behavior: Exploring the Drivers of E-Shopping explores that most respondents find E-shopping as enjoyable as the
‘real’ shopping experience. They feel they are undergoing a similar process as when they are purchasing from the physical outlets. The respondents also find that shopping from the Internet is compatible with their past experience of shopping. The less complexity of shopping from the Internet is another motivating factor to attract consumers as the respondents find that shopping via the Internet was not difficult. The respondents find that the rights to return the products they bought from the Internet is an important factor. However, peer observation or status is not related to shopping on the internet. This is because the respondents are not able to identify or observe who has or has not shopped from the Internet.

Mohammad Hossein Moshref (2012) in the study entitled “An Analysis of Factors Affecting on Online Shopping Behavior of Consumers“, examined that e-retailers should make their website safer and assure customers for delivery of their products. has Positive effect attitude toward online shopping on online shopping behavior of consumers indicate that considering attitude variables make a substantial contribution in online shopping. Also, subjective norms have positive effect on shopping behavior. This means the more people suggest e-buying to each other, the more this buying method will be popular among people. This makes necessary the use of word of mouth marketing for retailers. Domain specific innovativeness has positive effect on online shopping behavior. This means that marketing specialists should target this society in their marketing strategy formulation for better effectiveness of their marketing program.

Dahiya Richa (2012) in the study entitled “Impact of Demographic factors of consumers on Online Shopping Behavior: A Study of Consumers in India found that consumers response across different demographics factors shows that gender impacts frequency of on-line shopping positively and Family Size impacts overall spend on on-line shopping. The overall results prove that the respondents have perceived online shopping in a positive manner. This clearly justifies the project growth of online shopping in the country. However, the frequency of online shopping is relatively less in the country. Online shopping organizations can use the relevant variables and factors, identified from the study, to formulate their strategies and plans in the country. The organizations can prioritize the consumer implicit and explicit requirements in online shopping environment. The results can also be used by various organizations to identify their target customer segments.
Abu Bashar & Mohammad Wasiq (2013) in the study E-satisfaction and E-loyalty of Consumers Shopping Online found out that there is a very strong association between emotional states and consumer e-satisfaction. A directional relationship has also been found between risks in online shopping and consumer e-satisfaction. E-loyalty is being affected significantly from emotional states and perceived risks in shopping online. So, it may be said that both emotional states and online risks does matter substantially in online shopping.

Chu & Yuan (2013) in the paper The Effects of Perceived Interactivity on E-Trust and E-Consumer Behaviors investigated the impact of perceived interactivity on customer trust and transaction intentions in e-commerce. The findings suggest that perceived interactivity has positive effects on the user that ultimately result in e-loyalty behavior. Further, the fuzzy linguistic scale enables researchers not only to deal with different recognition styles, but also to notice differences in individuals by providing different linguistic variable combinations for researching purpose. Finally, the outcomes will be of interest to web designers and online marketers for how to enhance interactive online web applications.

Namita Bhandari & Preeti Kaushal (2013) in the study on Online consumer behavior: an exploratory study find outs that e-commerce websites as it helps in framing strategies to make online shopping a more user friendly experience. The issues like security of financial information while transacting on websites and confidentiality of their personal information still bring anxiety to the minds of Indian consumers, hence online vendors need to bring that assurance to their minds by having robust back-end technology as well as right image through their websites’ features. Further, the factor of convenience also tops the mind of an online buyer, so effort should be made to delight the consumer by giving extremely good buying experience by ensuring quick delivery and hassle free online transactions.

Dr. Gagandeep Nagra & Dr. R Gopal (2013) in the study entitled “An Study of Factors affecting on online shopping behavior of consumers” found that consumers’ response across different demographics factors shows that gender does impact Possession of internet and Frequency of online purchase of consumer’s occupation is a demographic variable which does not impact any of the variable under study. The overall results prove that the
respondents have perceived online shopping in a positive manner. This clearly justifies the project growth of online shopping. The frequency of online shopping is relatively less in the country. Online shopping organizations can apply the relevant variables and factors, identified from the research, to create their strategies and tactics. The organizations can prioritize the consumer inherent and unequivocal requirements in online shopping environment. The results can also be used by various organizations to identify their target customer segments.

**Arjun Mittal (2013)** in the study E-commerce: It’s Impact on consumer Behavior examines those factors that affect the consumer’s online shopping behaviors. It starts with the current status of the Internet development, and mentioned the background of marketing as representation and its difference with physical stores which in order to show the developing history of Internet shopping since the E-commerce become popular. The research focus on the Internet shopping (include the nature of Internet shopping, E-commerce website, and online security, privacy, trust and trustworthiness) and online consumer behaviors (include background, shopping motivation and decision making process). Those factors were looked at, and examined to reveal the influence at online consumer behaviors.

**Nidhi Vishnoi Sharma & Varsha Khattri (2013)** in the Study of online shopping behavior and its impact on online deal websites found that the prominent factors affecting this buying decision are impulse, information of availability and option to provide a review. This brings us to the conclusion that since most of the e-shopping of the deals is taking place on impulse, marketers should put their focus on increasing awareness about the availability of goods and services and building a feedback mechanism. There should also be some technique by which consumers can be comforted of security concerns. Trust on this tight security mechanism leads to repeat purchase, as is established here. Higher the level of trust on the website more the number of times coupons have been bought by consumers.

**Garima Malik & Abhinav Guptha (2013)** in the study entitled “An Empirical Study on Behavioral Intent of Consumers in Online Shopping” found that the relations between intention to shop on line as dependent variable and its antecedents i.e. perceived beliefs toward on line shopping, perceived behavior control, perceived consequences, social norms, demographics and personal efficacies as independent factors, and the relations between
behavior and its antecedents were assessed applying Correlation and ANOVA. The data analysis and statistical tests in the analysis section showcases the fact that intention and purchase behavior in the online environment for products and services are driven by a set of factors that are not always the same. For products, even though security concerns, concerns about trusting vendors, quality of products and an appealing web interface may impact the intention of a person to shop online, it does not necessarily mean it gets converted to an actual purchase.

**Ngo Tan Vu Khanh & Gwangyong Gim (2014)** in the research entitled “Factors Affecting the Online Shopping Behavior: An Empirical Investigation in Vietnam” suggest that Perceived of economic benefits (PEB), Perceived of merchandise (PM), and Perceived payment benefits (PPB) have significant direct effects on consumers behavior adoption of online shopping. That means, to promote online shopping in Vietnam is to increase the ability to recognize the benefits of trading products on the Internet, addition to that the usefulness of online payment. Note minimize risks when buying and selling transactions on internet. The results of this study also showed that the development of e-commerce in Vietnam is very difficult, the fear of risk taking when dealing on the internet on the second aspect is the product / service and the transaction.

**Aanchal Aggarwal & Dr. Smita Mishra (2014)** in the research paper Analysis of Risk Perception of Consumers in E-Commerce: found that the factors that affect online consumers’ purchasing intentions, one is perceived risk. It was difficult to understand and predict people’s reactions to risk posed by online hazards.

**Dr. Renuka Sharma (2014)** in the study entitled “Understanding Online Shopping Behavior of Indian Shoppers” revealed that the ease and convenience provided by these stores for 24x7 has made very easy shopping for consumers worldwide. Indian customers are also getting addicted to the online shopping and they do like various features of online shopping as by rest of the world. But the statistics available has shown that Indian market is still not a fully developed market for e-tail stores. The majority of internet users are youngsters, the majority of goods and services demanded are related to only this segment. Travel planning is one of the biggest services used by Indian online shoppers.
Prashant Singh (2014) in a study Consumer’s buying behavior towards online shopping A case study of flipkart.com user’s in Lucknow city examined that future of e-tailers in India looking very bright. E-tailers give us the best way to save money and time through purchasing online within the range of budget. Flipkart.com offering some of the best prices and completely hassle-free shopping experience. The whole concept of online shopping has altered in terms of consumer’s purchasing or buying behavior and the success of E-tailers in India is depending upon its popularity, its branding image, and its unique policies.

Rajesh Panda & Biranchi Narayan Swar (2014) in the study “Online Shopping: An Exploratory Study to Identify the Determinants of Shopper Buying Behavior” revealed that Online retailing is very different from the store formats of retailing. The research made an attempt to find out the triggers that influence shopper buying behavior in online retail formats. The review of literature gave insights into the online buying behavior and the use of TAM and TPB in understanding shopper buying behavior. The primary research conducted on 20 measured attributes borrowed from existing literature and subsequently modified as per the exploratory survey was analyzed using SPSS for understanding the underlying constructs influencing online shopper behavior. The Exploratory factor analysis concluded in four factors namely Anxiety, Ease of Use, Usefulness and Price as the determinants of shopper buying behavior online. The factor ‘Anxiety’ comes out as the single most important factor in online shopping though the shoppers are young, technology savvy and prefer buying online.

Emily Yapp Hon Tshin (2014) in the research ‘The Key Dimensions of Online Service Quality: A Study of Consumer Perceptions’ found that to satisfy and retain current customers, it is critical for online retailers, i.e., the airline companies in the present context, to provide their customers with very high quality of the six dimensions (promptness/reliability, personalization, website content, flexibility, trustworthiness, and ease of navigation) of the overall service quality as perceived by them. However, to enable the online retailers to stay more competitive in the market and to increase their market share, it is highly recommended that they pay more attention on personalization and trustworthiness. With personalization and trustworthiness, loyalty will be built between the online retailer and buyers, which, in turn, will lead to the establishment of positive word-of-mouth in the online setting.
Arika Riaz & Saravanan Raman (2014) in the study ‘The Emerging Trend of Online Shopping: A Literature Review, explored, the internet has given rise to great potential for businesses through connecting globally. Shopping online has become the number one area with growing internet use. However, there is surely room for further research into the environment and experience of online shopping. Currently there is inadequate research based on ways to be successful in the business of online retailing. Therefore, in the future there is potential for further studies looking into methodology for online retail businesses. Researchers should also look into how this continuous growth of internet will affect consumers in the future generations and whether offline shopping will still remain relevant in the next few decades.

Sanjeev Kumar & Savita Maan (2014) in the study Status and Scope of Online Shopping: An Interactive Analysis, indicated that online shopping is a fun and convenient way to locate hard-to-find items, to make purchases and discover bargains, but also with some level of risk. Online shopping can be easy and enjoyable with some precautions. India’s online market is at an early stage but is expected to see huge growth over the next four to five years. Retailers have a sizeable opportunity as the online population starts to spend more and buy more frequently online.

Haiping Wang & Guona Gu (2014) in the study Understanding Online Consumer Stickiness in E-commerce Environment: A Relationship Formation Model revealed that sticking to a special website not only means that consumers like shopping on the website but also means a kind of psychological reliability appears on consumers and e-vendors. It will encourage e-vendors to provide better products or service for consumers and promote the quick development of online transactions.

Chaitra Sharma (2015) studied Consumer Buying Behavior towards Online Shopping’ analyzed the characteristics of buying behavior of online shoppers. Consumer buying behavior in respect of online shopping was studied using different socio-economic variables. There were two factors mainly influencing the consumers for decision making: Risk aversion and innovativeness. Highly risk adverse consumers need to be very certain about what they are buying. Whereas less risk adverse consumers can tolerate some risk and
uncertainty in their purchases. The second variable, innovativeness, is a global measure which captures the degree to which consumers are willing to take chances and experiment with new ways of doing things.

Asmatara & Chadrnaahuns (2015) in the research paper: Factors affecting online shopper’s behavior for electronic goods purchasing in Mumbai: An empirical study analyze factors affecting on online shopping behavior of consumers that might be one of the most important issues of e-commerce and marketing field. Retail companies should start taking measures to eliminate risk factor and build trust in this form of retail. Perceived lack of secured transaction (financial risk), retailers should introduce a mechanism that would improve safety and privacy to motivate people to buy online.

IV. Literature Review: Research studies, Articles, Magazines & Newspapers

Juxt Consult (April 2007), a Delhi-based online research firm conducted the study on 10,000 households in 31 cities (of population sizes 20,000 plus) revealed some interesting facts about the Internet shopping scenario in India. As per research findings, eBay (excluding online travel websites) is the most preferred site for online shopping followed by Rediff, Google and Yahoo. eBay leads to 34 percent online shoppers still preferring to visit it the most. Rediff follows at the second spot with 25 percent online shoppers preferring to visit it.

AC Nielsen (2009) conducted the study on covering 38 markets and over 21,100 respondents across the globe has revealed that more Indians are taking to shopping online. It suggested an upward trend in online shopping across the world. A significant observation of this study was that India beat the global counterparts in a number of purchases per month, with a mean of 5.2 purchases against the global average of 4.9.

Stancombe Research (2012) conducted quantitative research on ‘Attitudes towards online shopping and knowledge about shopping online securely found that Consumers are most comfortable shopping via familiar sites and are well versed in the basic security measures: keeping records not giving out details and passwords, checking bank statements. They claim
to look for ‘secure payment’ options but awareness of https sites as a security feature is relatively low. PayPal is known to be a secure method of payment and is sought out by consumers. Among SMBs, there is room for improvement while most have some security measures in place for online customers, they are certainly not covering them all.

**Ernst & Young (2012)** conducted a research study on Rebirth of e-Commerce in India. The rapid growth of the e-Commerce sector is attracting new players. The initial investment required to start an online venture is as low as a US$10,000–20,000. The sector is also attracting the interest of VCs and entrepreneurs to secure funds easily. This enables new companies to easily replicate the existing business models and, thereby, increases competition in the sector. Furthermore, some operational aspects such as free shipping of products and COD, which were differentiators earlier, have now become hygiene factors. India’s e-Commerce market is mainly restricted to urban areas, with the bulk of the business being restricted to cities. Internet usage in rural areas is limited. This could be due to several reasons including low internet speed and internet user base (20 million out of a total of 121 million in 2011), though rural areas account for 70% of the country’s population.

**Digital Insights (2013)** in the research on Online Shopping in India find out that Majority of the online shoppers use Debit cards/Internet banking as their preferred mode of payment for shopping online. Payment through credit cards, follow closely at second position and Cash on Delivery on third position.

**CRISIL (2014)** conducted the opinion study “e-tail eats into retail” recommended, physical retailers in India will have to establish their presence online quickly. And, with the right strategies, they can even compete effectively. For instance, to tackle the queue problem at its stores, Wal-Mart allows customers to shop online and opt for either home delivery or store pick-up. Today, Wal-Mart is among the top 5 online retailers in the US with estimated revenues of USD 10 billion in 2013 from the online segment alone. There are other examples as well, such as BestBuy which have developed a significant online presence over the past decade and are now among the top online retailers in the US.

**AC Nielsen (2014)** conducted a survey on E-commerce shifts into higher gear around the world find out that online purchase intention rates have doubled in three short years for more
than half of the categories measured between 2011 and 2014. And these high-growth categories still have plenty of room to grow digitally.

**BMI Research (2014)** conducted research on ‘Facing market opportunities of online shopping industry’ find out key driven to online shopping are Easy / simple, Cheaper, Do not like to shop offline, Plenty of options and Good quality products. Most complaints in online shopping are the difference product display specification with product received, long shipping time, internet connection problem and Fraud issues.

**PWC (2015)** in the report “Future of India -The Winning Leap”, emergence of new technologies, especially mobile, in India has sparked a social change that’s difficult to quantify. While mobile, internet, and social media penetration and growth can be quantified, describing the changes in social values and lifestyles that have accompanied those trends is far more challenging. New technologies such as virtual walls and virtual mirrors will further help improve the retail customer experience, thereby encouraging greater consumption. Virtual mirrors let shoppers ‘try on’ clothes and accessories virtually before making buying decisions. In their view, there is humongous potential for online shopping companies owing to the growing internet user base and advancements in technology. However, this will not be without its share of challenges, be it operational, regulatory, or digital. How a company prepares itself to meet these challenges will decide whether or not it succeeds.

### 3.2 Chapter Summary

This chapter has presented a comprehensive discussion on theoretical and practical views of previous studies done on online shopping by reviewing relevant literature, including definitions, concepts and issues relevant to the current study. Previous research studies done in this field which includes studies mentioned in books & e-books, Thesis & Dissertation, Peer Reviewed Journals (National & International) & Conference Proceedings and Research studies, Articles, Magazines & Newspapers. This review of literature combines factors that other studies have done that will influence the consumer's purchasing decision in online.