# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>DECLARATION</td>
<td>i</td>
</tr>
<tr>
<td>ACKNOWLEDGEMENT</td>
<td>ii</td>
</tr>
<tr>
<td>LIST OF PAPERS PRESENTED AND PUBLISHED</td>
<td>iii</td>
</tr>
<tr>
<td>TABLE OF CONTENTS</td>
<td>v</td>
</tr>
<tr>
<td>LIST OF TABLES</td>
<td>x</td>
</tr>
<tr>
<td>LIST OF GRAPHS</td>
<td>xv</td>
</tr>
<tr>
<td>LIST OF FIGURES</td>
<td>xvi</td>
</tr>
<tr>
<td>LIST OF ABBREVIATIONS</td>
<td>xvii</td>
</tr>
</tbody>
</table>

## CHAPTER 1: INTRODUCTION 1-36

1.1 Introduction to the study                                           1
1.2 Internet as channel for e-retailing                                 2
1.3 Significance of Online Shopping                                     4
1.4 E-Commerce in India                                                7
1.5 Customer’s Technology Readiness                                     14
1.6 The role of E-Service Quality                                      17
1.7 E-Shopping behavior of customer                                     19
1.8 Need for the study                                                 21
1.9 Benefits of the study                                              21
1.10 Statement of problem                                               22
1.11 Variables of the study                                            22
1.12 Conceptual and operational definition of the terms                 23
1.13 Aims and Objectives of the study                                   24
1.14 Hypothesis of the study                                           28
1.15 Scope and limitations of the study                                 35

## CHAPTER 2: LITERATURE REVIEW 37-101

2.1 Introduction                                                        37
2.2 Perceptive of term E-Commerce                                       37
2.3 Understanding of E-Services                                         41
2.3.1 Definitions of E-Service                                         41
2.3.2 Characteristics of E-Service                                     44
2.4 Significance of term E-Shopping and E-Retailing                    48
2.4.1 Definition of E-Shopping/ Online Shopping / E-Retailing          48
2.4.2 Perceived benefits of online shopping 49
2.4.3 Perceived risks of online shopping 52
2.4.4 Customers attitude towards online shopping 54
2.5 Scrutiny of term E-Service Quality 55
  2.5.1 Importance of E-Service Quality 55
  2.5.2 Definitions and Dimensions of E-Service Quality 60
2.6 Study of the terms Customer satisfaction and E-Satisfaction 80
  2.6.1 Effects of E-Satisfaction 81
  2.6.2 Factors affecting E-Satisfaction 82
2.7 Understanding of the term Technology Readiness 83
2.8 Perceptive of the term E-Shopping Behavior 93
2.9 Gap Analysis 94
2.10 Identification of variables for the study 97

### CHAPTER 3: THEORETICAL FRAMEWORK 102-107

3.1 The theoretical framework 102
3.2 Conceptual Model Framework 103
3.3 Dimensions of the conceptual model 104
  3.3.1 Technology Readiness 104
  3.3.2 E-Service Quality 104
  3.3.3 E-Shopping Behavior 106

### CHAPTER 4: RESEARCH METHODOLOGY 108-129

4.1 Introduction 108
4.2 Research Design 108
  4.2.1 Exploratory Research 109
    4.2.1.1 Secondary Data Analysis 110
    4.2.1.2 Expert Opinion Survey 110
  4.2.2 Conclusive research design 110
    4.2.2.1 Descriptive Research 110
      4.2.2.1.1 Cross Sectional Studies 111
      4.2.2.2 Causal Research 111
  4.3 Sampling framework 111
4.4 Sample Size Calculation 112
4.5 Data collection 112
CHAPTER 5: DATA ANALYSIS & FINDINGS OF THE RESEARCH

5.1 Introduction 130
5.2 Descriptive Statistics 131
  5.2.1 Frequency Distribution 131
  5.2.2 Descriptive Statistics – Mean, Median, Mode and Skewness 143
  5.2.3 Frequency distribution for type of internet user 148
  5.2.4 Frequency distribution for online shopping intervals 149
  5.2.5 Frequency distribution for Number of products purchased online during the last six months 149
  5.2.6 Preferences of the category of product customer prefer to purchase online 150
  5.2.7 Preferences of online stores customer prefer to shop online 151
5.3 Inferential Statistics 152
  5.3.1 Hypothesis H1 testing using – One-sample T Test 153
    5.3.1.1 Customer’s perception for the E-Shopping Behavior 153
    5.3.1.2 Customer’s perception for the E-Service Quality 155
    5.3.1.3 Customer’s perception for the Technology Readiness 169
  5.3.2 Hypothesis H2 testing using Two-Independent Sample T Test 173
5.3.2.1 Attributes of E-Shopping Behavior with respect to gender

5.3.2.2 Attributes of E-Service Quality with respect to the Gender

5.3.2.3 Attributes of Technology Readiness with respect to the Gender

5.3.3 Hypothesis H3 testing using Two-Independent Sample T Test

5.3.3.1 Attributes of E-Shopping Behavior with respect to Marital Status

5.3.3.2 Attributes of E-Service Quality with respect to the Marital Status

5.3.3.3 Attributes of Technology Readiness with respect to the Marital Status

5.3.4 Hypothesis H4 testing using – ANOVA

5.3.4.1 E-Shopping Behavior with respect to the income per annum

5.3.4.2 E-Service Quality with respect to the income per annum

5.3.4.3 Technology Readiness with respect to the income per annum

5.3.5 Hypothesis H5 testing using – ANOVA

5.3.5.1 E-Shopping Behavior with respect to Age

5.3.5.2 E-Service Quality with respect to Age

5.3.5.3 Technology Readiness with respect to Age

5.3.6 Hypothesis H6 testing using – ANOVA

5.3.6.1 E-Shopping Behavior with respect to the type of customer

5.3.6.2 E-Service Quality with respect to the type of customer

5.3.6.3 Technology Readiness with respect to the type of customer

5.3.7 Perception of customers with respect to number of credit cards they use – ANOVA

5.3.7.1 E-SB with respect to the number of Credit Cards used by customer
5.3.7.2 E-SQ with respect to the number of Credit Cards used by customer 219
5.3.7.3 TR with respect to the number of Credit Cards used by customer 223
5.3.8 Hypothesis H7 testing using - Correlation 225
  5.3.8.1 Relationship between different attributes of E-SQ and E-SB 225
  5.3.8.2 Relationship between different attributes of TR and E-SB 226
5.4 Summary of Results 228
5.5 Structural Equation Modeling used for hypothesis H8 Testing 234
  5.5.1 Model Specification 236
  5.5.2 Model Estimation 240
  5.5.3 Model Evaluation or Testing 240

CHAPTER 6: CONCLUSIONS AND RECOMMENDATIONS 245-254

6.1 Conclusions 245
6.2 Management Implications and Recommendations 250
6.3 Limitations of the study 253
6.4 Future Research Potential 254

REFERENCES 255-294

APPENDICES 295-305

Appendix A: QUESTIONNAIRE 295

Appendix B: Permission to use TRI Scale 302