

# Impact of Online Shopping on Consumer Satisfaction

Bharati Motwani\*  
Sharda Haryani\*

Online shopping has been growing because of technological advancement, convenience of use, better purchasing capacity, the availability of different search engines and easier payment modes. The global and convenient nature of the internet makes online shops perfect marketplaces for users. The growth of e-shopping has reshaped consumers' shopping behaviour. Online shops make comparison and research of products and prices possible. Online stores also give you the ability to share information and reviews with other shoppers who have actual experience of a product or retailer. e-Shopping refers to the business-to-consumer (B2C) segment of e-commerce (Mokhtarian, 2004), i.e. product information search (online searching) and product transactions (online buying/purchasing) via the Internet, unless otherwise indicated. Recently, e-shopping has become a centre-piece of ICTs (Information and Communication Technologies) because of its unprecedented proliferation. More than 85% of the world's online population has ordered goods over the internet during the last year. e-Stores, both compete with and complement retail stores.

\* Faculty, Balaji Institute of Modern Management, PUNE.

\*\* Faculty, Prestige Institute of Management and Research, INDORE.

Retailers, real estate developers, and urban planners are interested in the geographic distribution of online buyers and the impacts of online buying on land use development. This knowledge is critical because the proliferation of e-shopping may change the operation of retail businesses and land use patterns over time, thereby changing shopping behaviour in the long run (Anderson *et al.*, 2003; Dixon and Marston, 2002; Gould, 1998; Marker and Goulias, 2000; Weltevreden *et al.*, 2008).

Online buying could be a substitute for traditional shopping outlets, and may well dominate the exchange of certain products (e.g., digital assets) in the future (Cao and Mokhtarian, 2005). Online shopping has become a significant part of our life as a result of the growing internet and our busy schedule. This adds up to faster, easier, safer, and less costly shopping. Online shopping has a great advantage for us as it is time saving, and also allows for selection from a wide range of products at the best rates. A survey conducted by MasterCard worldwide (2008), on 5037 respondents across 10 markets: Australia, China, Hong Kong, India, Japan, Singapore, South Korea, Thailand, UAE, and South Africa, revealed that Online shopping in the Asia-Pacific region is accelerating -, with the region's new markets such as China and India fuelling this growth. Due to the rapid rise and spread of the World Wide Web, researchers have focused on online shopping (Chiang and Dholakia, 2003; Childers *et al.*, 2001; Joines *et al.*, 2003; Wolfinbarger and Gilly, 2001).

Jarvenpaa and Todd (1997) introduced the technology-centered view and the consumer oriented view for adoption of online shopping. The technology-centered view involves the technical specifications of an online store that influence consumers' awareness of using that technology (Chen *et al.* 2002). On the other hand, the consumer-oriented view involves customers' understanding of, or views about online shopping. Though online shopping is very common outside India, its growth in the Indian Market, which is a large and strategic consumer market, is still perceived as not being in line with the global market, by many.

The potential growth of on-line shopping has triggered the idea of conducting a study on online shopping in India.

## **LITERATURE REVIEW**

Chang *et al.* (2005) classified the determinants of e-shopping behaviour into three categories: perceived characteristics of the web as a sales channel, online consumer characteristics, and vendor and product characteristics. From a consumer perspective, Farag (2006) addressed the impacts of geography on e-shopping and the interactions between

shopping and traditional shopping. There are a lot of researches about online shopping. Most studies intended to investigate factors affecting consumers' purchasing behaviour on the Web. Swaminathan et al. (1999) preferred vendor characteristics, security of transactions, content for privacy, and customer characteristics as factors influencing electronic exchange. Wolfinbarger and Gilly (2001) suggested that consumers purchase and shop online for both reasons: goal-oriented and experience-oriented.

According to Miyazaki and Fernandez (2001), perceived risk affected consumer online purchasing behaviour negatively. They also found that internet experience is negatively related to the existence of concerns regarding the privacy and security of online purchase and the perceived risks of conducting online purchases. Donthu and Garcia (1999) proposed that risk aversion, innovativeness, brand consciousness, price consciousness, importance of convenience, variety-seeking propensity, impulsiveness, attitude toward advertising, attitude toward shopping, and attitude toward direct marketing would influence online shopping behaviour and found that among them, age, income, importance of convenience, innovativeness, risk aversion, impulsiveness, variety-seeking propensity, attitude toward direct marketing, and attitude toward advertising were factors influencing online shopping behaviour. Li, Kuo, and Russell (1999) found that consumers who make online purchase perceive the web to have higher utilities in communication, distribution, and accessibility than those who do not make online purchases; frequent online purchasers perceive higher utility than occasional online purchasers, and consumers who make online purchases consider themselves more knowledgeable about the web as a channel than those who do not make online purchases; frequent online buyers consider themselves more knowledgeable than occasional online buyers. According to Jarvenpaa, Tractinsky, and Vitale (1999), perceived size, perceived reputation, trust in store, attitude, and risk perception would be factors affecting online purchasing behaviour.

Smith and Rupp (2003) have examined and identified the factors in their work that affect the behaviour of consumers. These issues have been identified for the marketing effort, socio-cultural influence, emotional factor, psychological factors and privacy factors, to the experience, the purchase, and the post-purchase decisions. Jiradilok *et al.* (2014) utilized a quantitative method to test the conceptual framework of customer satisfaction that leads to online purchase intentions for all online users: experienced online purchasers, and inexperienced online purchasers. Ranganathan and Ganapathy (2002) found four key dimensions of online shopping, namely web sites; information content, design, security, and privacy. According to Kargaonkar and Wolin (1999), factors contributing to online shopping include social escapism, transaction-based security and privacy concerns, information-

seeking interactive control, socialization, non-transactional privacy concerns, and economic concern. Zhou et al. (2007) expressed that shopping motivation, innovativeness, perceived outcome, shopping orientation, and normative beliefs are the factors contributing to online shopping. Monsuwe et al. (2004) created a framework to understand consumers' attitudes towards online shopping. The attitudes and beliefs are separated from the consumers' psychological characteristics and mainly determined by their learning and previous experiences.

## **RESEARCH METHODOLOGY**

A self-structured questionnaire was used to collect relevant data from different individuals. The questionnaire included 26 questions for collecting the information describing the different characteristics of the online shopping. All items were measured by responses on a Likert scale, ranging from 1= Strongly Disagree, to 5= Strongly Agree. The data was collected from 248 respondents of different demographics.

The Cronbach's alpha of a test is deemed acceptable when its reliability coefficients exceed the 0.8 level (Sengupta and Zviran, 1997). Our instrument had a reliability of 0.886, hence our questionnaire was considered appropriate

On the basis of the pilot study, seven contributing factors to online shopping emerged, namely, Product Constituent (% of var =11.974 ), Financial Instrument (% of var =10.190 ), Risk Association (% of var = 9.480 ), Wide Accessibility (% of var = 9.369), User Friendly Interface (% of var = 6.729) , Convenience (% of var = 6.595) and Physical Touch Absence (% of var = 6.241 ). The total percentage of variance for dimensions was 57.604% and the Eigen value for each dimension was more than one. The details of these factors tabularized with their item loads, Eigen values and percentage of variances are shown in Table 2.

On the basis of these factors, 7 hypotheses were framed and PLS-Graph was used to test the hypothesized relationships among the study variables. The choice was motivated by several considerations. PLS is a non-parametric estimation procedure (Wold, 1982). Its conceptual core is an iterative combination of principal components analysis, relating measures to constructs, and path analysis, capturing the structural model of constructs. The structural model represents the direct and indirect causal relationships among constructs. It can be used to estimate models that use both reflective and formative indicators, is more appropriate for analysing moderating effects because traditional techniques cannot account for measurement errors in exogenous constructs (Fornell and Bookstein, 1982), it allows for

modelling latent constructs under conditions of non-normality, and it is appropriate for small to medium sample sizes (Chin, 1998a, 1998b; Chin and Newsted, 1999).

## **CONSTRUCT DEVELOPMENT AND FRAMING OF HYPOTHESES**

The Product Constituent factor was composed of the following items: Online shopping offers products with better quality; Online shopping has a larger variety of products to offer than traditional shopping; Information regarding expected delivery of product is an add-on in online shopping; Online shopping does not offer trial-ability; The guarantees and warranties offered are authentic; The extra visibility features to showcase the products is an add-on to online shopping; Description of goods shown online are accurate.

Information technology provides online consumers with tremendous access to information regarding products and services from anywhere in the world, and from different sources other than solely from the product seller. Numerous researchers have linked between customer satisfaction and product dimension (Dillon and Reif, 2004; Arnold *et al.*, 1996; Baker *et al.*, 1992). Product quality, which comprises of variety and price, is counted as the first priority in stimulating online purchase in Thai people (Dillon and Reif, 2004). According to Naziret *al.* (2012), the image of the product has the highest mark for this, which is to attract the customer to visit the web site. According to Zhou *et al.* (2007), it's the customer's perception that online shopping would increase his/her efficiency and this positively affects the entire purchase process. Reibstein (2002) found that customers tend to shop at other sites unless vendors provide them good customer service and on-time delivery. Bhattacharjee (2001) says that customers prefer to acquire a product when such usage is perceived to be useful. Yang *et al.* (2004) identified two positive factors of online shopping, namely: access to products free of time and space constraints, and ability to make effective transactions. Therefore, it is reasonable to assume that there is a relation between Product Constituent and Satisfaction related to online shopping which leads to the following hypothesis:

H<sub>01</sub>: Product Constituent factor of online shopping does have an association with satisfaction related to online shopping.

Financial Instrument factor was composed of the following items: Online shopping is economic; The delivery charges charged by many sites is a criterion for comparison in shopping online; Discounts and other offers affect your purchase; The delivery charges charged are economic; The online payment system is safe and secure, and The cost

mentioned at the time of purchase is different from the cost of product at the time of delivery.

Price which is a part of the marketing mix is a factor used to stimulate the consumer; it is also a communicator to negotiate, and a competitive weapon. The consumer can use price as a means to compare products, judge the relative value for money, and judge the quality of products. According to Brassington and Pettitt (2000), financial factor has a considerable influence on the consumers during their online shopping. Reibstein (2002) has studied factors for attracting customers to the site and factors for being able to retain customers by mainly considering the role of price. Suri and Monroe (2003) found that higher the time pressure and higher the price of the product, the more likely consumers are to favourably evaluate the deal on the product. However, for a low priced product under higher time pressure, the opposite reaction takes place. It is a general perception that elder customers claim the deal to be valuable if there is a high plausible discount. However, Drozdenko and Jensen (2005) found that 87.4% of the respondents rejected the low discount levels, and hence marketers should be careful when setting high discount levels since they might reduce their profit margins and turn away potential customers. Xia and Monroe (2004) stated that consumers will save monetarily, when there are price promotions on specific products. Their study revealed that consumers with a shopping goal are more responsive towards promotional messages such as 'pay less' and 'discount', while consumers without shopping goals are responsive towards promotional messages such as 'save more' and 'free gift'. Therefore, we can predict that there is a relation between Financial Factor and online shopping which leads to the following hypothesis:

H<sub>02</sub>: Financial Instrument factor of online shopping does have an association with satisfaction related to online shopping.

Risk Association comprised of the following items: Paying for the product in advance and not getting it delivered is a risk involved with online shopping; Online shopping involves the risk of receiving the wrong product; The 'return policy' scheme of getting back the money for a wrong product adopted by many sites affects my shopping decisions. Bhatnagar *et al.* (2000) identified two predominant types of risk: product category risk and financial risk. Product category risk focuses on the product itself and is allied with the customers' belief as to whether the product functions according to their expectations. Financial risk corresponds to the internet as a safe purchasing medium for customers. Financial risk is considered in context of making a transaction (whether there might be a risk of losing money via credit card fraud). Many consumers are still reluctant to buy products online due to various

reasons: insecurity of credit or debit cards, passwords, threat of hacking information, less time to devote, lack of reliability and trustworthiness, breach of privacy, and other social risks. Slyke, Shim, Johnson and Jiang (2006) cited concern for information privacy as an impediment to consumer acceptance of online shopping. According to Milne and Culnan (2004), consumers seek information to reduce the risk of consuming a particular product or service where risk reflects perceptions of the uncertainty and the adverse consequences of consuming a product or service.

There are interconnections between privacy and security issues in online shopping. It is a general observation that those who tend to shop online will think twice before they buy anything, to reconsider the privacy and security issues related to the transaction. Shergill and Chen (2005) found that consumers were least satisfied with website security and privacy. It is also obvious that security of the credit card number prevents consumers from shopping online, and according to Celent Communications, online payment fraud is 30 times higher than payment fraud in the physical world. Berendt *et al.* (2005) investigated drivers and impediments of online interaction in general and stated that privacy concerns were suspected to be one major impediment of truthful and deep online interaction. However, their results contradicted findings from Slyke *et al.* (2006) and Milne and Culman (2004) in the area of information privacy. Their results showed that respondents would divulge personal information whenever they perceive that online exchange is entertaining and the received benefits are believed to be adequate. Thus, we can propose that the risk factor has a relationship with satisfaction related to online shopping. Hence the hypotheses:

H<sub>03</sub>: Risk Association factor of online shopping does have an association with satisfaction related to online shopping.

Wide Accessibility comprised of the following items: Online shopping is easily accessible; Masses and classes can be reached easily through the internet, and online shopping is not restricted to any age group. User Friendly Interface comprised of the following items: the screens of many shopping sites are interactive and user friendly, and the shopping sites are informative about their products and prices. As web based technologies are increasing, the structures of websites are becoming more complex. If the e-shopping website is convenient to use, then customers will interact more with the site (Barkhi and Wallace, 2007). Monsuwe *et al.* (2004) made a comparison of the traditional way of shopping, and online shopping. The comparison has shown that shopping online is more convenient compared to traditional shopping. However, Baty and Lee (1995) have suggested that web stores have to design an

efficient system to enable consumers to easily find what they need, learn more about it, and quickly make a purchase.

Shergill and Chen (2005), Kin and Lee (2002), and Than and Grandons (2002), identified website design characteristics as the dominant factor which influences consumer perceptions of online purchasing. Eyong and Sean (2002) in the paper titled 'Designing effective cyber store user interface', found the following factors:

- i. Convenient and dependable shopping — Convenience, Guaranteed delivery, Secure transaction mechanism;
- ii. Retailer Reliability — Dependable product, Competitive price, Store Policy;
- iii. Additional Information availability — Information of the online store, Production, Promotion, Other customers' testimonials, Frequently Asked Questions (FAQs) section; and
- iv. Tangibility and variety of merchandise — Proper size of picture of merchandise, Good quality pictures of merchandise, a 'What's New' section, Broad product variety.

Menon and Kahn, (2002); Childers *et al.*, (2001); Mathwick *et al.*(2002) concluded that if consumers enjoy their online shopping experience, they have a more positive attitude towards online shopping, and are more likely to adopt the internet as a shopping medium. Hsuehen (2006) has also explained about the relationships among Website Quality, Customer Value, and Customer. The survey results revealed that both, website quality and customer value have positive effects on customer satisfaction. Therefore, the hypotheses formulated are:

H<sub>04</sub>: Wide Accessibility factor of online shopping does have an association with satisfaction related to online shopping.

H<sub>05</sub>: Convenience factor of online shopping does have an association with satisfaction related to online shopping.

H<sub>06</sub>: User Friendly Interface factor of online shopping does have an association with satisfaction related to online shopping.



Physical Absence was constituted of the following item: Online shopping is affected since we are not able to touch the products. Yang *et al.* (2004) expressed that one of the negative factors related to online shopping is inability to touch the product. Therefore, it is reasonable to assume that there is a relation between the Physical Absence Factor and Satisfaction related to online shopping which leads to the following hypothesis:

H<sub>07</sub>: Physical Touch Absence factor of online shopping does have an association with satisfaction related to online shopping.

## **RESULTS**

The model was designed to study the effect of different factors of online shopping on the satisfaction related to online shopping. To assess the psychometric properties of the measurement model, individual item loadings, internal consistency, convergent validity, and discriminant validity were examined of the reflective first-order factors (product constituent, risk association, user friendly interface, convenience, financial instrument, physical touch absence, and wide accessibility).

The loadings of the measurement items on their respective factors were examined. Finally, the model included the items whose loading was above the threshold value of 0.70 on their respective factors, and was statistically significant at the 0.001 level, which provides support for convergent validity.

Some items whose factor loads were less than 0.7 were removed and re-executed. It was found that the final model had 5 items removed from the original model. The items deleted include one item from the Convenience Factor (Online shopping can overshadow traditional shopping since it is easy to do), one item from the User Friendly Interface Factor (The shopping sites are informative about their products and prices), one item from the Financial Instrument factor (The cost mentioned at the time of purchase is different from the cost of product at the time of delivery), and two items from the Product Constituent factor (Online shopping does not offer trial-ability, and The guarantees and warranties offered are authentic).

The study assessed convergent validity by examining composite reliability and average variance extracted from the measures. Although many studies have used 0.5 as the threshold reliability of the measures, 0.7 is a recommended value for a reliable construct (Chin, 1998a, 1998b). For the reflective measures, rather than using Cronbach's alpha, which represents a

lower bound estimate of internal consistency due to its assumption of equal weightings of items, a better estimate can be gained by using the composite reliability measure (Chin and Gopal, 1995). As shown in Table 1, the internal consistency of all reflective constructs clearly exceeded 0.7, suggesting strong reliability. For the average variance extracted by a measure, a score of 0.5 indicates acceptability (Fornell and Larcker, 1981). From Table 1, it is clear that average variance extracted (AVE) by all reflective measures is greater than 0.5, which is above the acceptability value.

**Table 1: Verification of Convergent Validity**

	<b>AVE</b>	<b>Composite Reliability</b>	<b>R Square</b>	<b>Cronbach's Alpha</b>	<b>Communality</b>	<b>Redundancy</b>
<b>Convenience</b>	0.544269	0.781665		0.581193	0.544269	
<b>Financial Instrument</b>	0.516896	0.842294		0.767726	0.516896	
<b>Physical Touch Absence</b>	1.000000	1.000000		1.000000	1.000000	
<b>Product Constituent</b>	0.525747	0.846073		0.804351	0.525747	
<b>Risk Association</b>	0.675998	0.862168		0.763740	0.675998	
<b>User Friendly Interface</b>	1.000000	1.000000		1.000000	1.000000	
<b>Wide Accessibility</b>	0.642941	0.842743		0.722489	0.642941	
<b>Satisfaction</b>	1.000000	1.000000	0.713455	1.000000	1.000000	0.024754

Finally, the study verified the discriminant validity of the instrument by comparing the average variance extracted (AVE) (Fornell and Larcker, 1981). It is clear from Table 2 that the square root of the average variance extracted for each construct is greater than the levels of correlations with other constructs. The results of the inter-construct correlations also show that each construct shares larger variance with its own measures than with other measures.

**Table 2: Verification of Discriminant Validity**

	Convenience	Financial Instrument	Physical Touch Absence	Product Constituent	Risk Association	User Friendly Interface	Wide Accessibility
Convenience	1						
Financial Instrument	0.512	1					
Physical Touch Absence	0.403	0.449	1				
Product Constituent	0.560	0.504	0.379	1			
Risk Association	0.330	0.201	0.173	0.435	1		
User Friendly Interface	0.361	0.448	0.232	0.304	0.206	1	
Wide Accessibility	0.510	0.420	0.303	0.441	0.252	0.385	1

Discriminant validity is also confirmed, when items related to a particular factor have the highest load on that factor and is higher than a difference of 0.2 on the other factor in the cross loadings table. These conditions also hold good for our data.

The PLS modelling approach involved two steps – validating the measurement model and then fitting the structural model. The former is accomplished primarily by reliability and validity tests of the measurement model, followed by a test of the explanatory power of the overall model by assessing its explained variance, and the testing of the individual hypotheses (structural model). The model shows that the explanatory power for the internal process is 71.34 % which is considered adequate for studies of this nature. For testing the individual hypotheses, a bootstrap re-sampling procedure was conducted and coefficients were estimated.

### Path Coefficients (Mean, STDEV, T-Values)

**Table 3: Correlation between Factors of Online Shopping and User Satisfaction related to Online Shopping**

	<b>Original Sample (O)</b>	<b>Sample Mean (M)</b>	<b>Standard Deviation (STDEV)</b>	<b>Standard Error (STERR)</b>	<b>T Statistics ( O/STERR )</b>
<b>Convenience -&gt; Satisfaction</b>	0.028244	0.009216	0.085630	0.085630	0.329833
<b>Financial Instrument -&gt; Satisfaction</b>	-0.184847	-0.140127	0.090882	0.090882	2.033923
<b>Physical Touch Absence -&gt; Satisfaction</b>	0.057038	0.052413	0.070744	0.070744	0.806257
<b>Product Constituent -&gt; Satisfaction</b>	0.879737	0.878806	0.070705	0.070705	12.442414
<b>Risk Association -&gt; Satisfaction</b>	0.029731	0.036737	0.078045	0.078045	0.380943
<b>User Friendly Interface -&gt; Satisfaction</b>	0.008560	-0.004365	0.078139	0.078139	0.109543
<b>Wide Accessibility -&gt; Satisfaction</b>	-0.019725	-0.013864	0.068756	0.068756	0.286878

From Table 3, the results revealed that hypotheses  $H_{01}$  and  $H_{02}$  stand accepted at 10% level of significance because the calculated value of t is less than the tabulated value (1.258). Thus, Risk Association, Convenience, Wide Accessibility, Physical Touch Absence, and User Friendly Interface factors are not associated with the Satisfaction related to Online Shopping while Financial Instrument and Product Constituent factor are the main factors that are

associated with Online Shopping. In contradiction with the results of our study, Vijay and Balaji (2009) suggested that convenience and saving of time drive consumers to shop online; while security and privacy concerns dissuade them from doing so.

## **CONCLUSION, LIMITATIONS, AND SUGGESTIONS**

The study showed that financial instrument and product constituent factor are mainly associated with online shopping. Hence, companies should rejuvenate the legacy systems they use and upgrade their systems from time to time as the development of information technology accelerates constantly. Our study provided managers a clear view of the relative impact of each factor of online shopping, which can be used to identify needed improvements and taken advantage of, accordingly. Organisations that have future designs will form a clear understanding of business requirements, gain more vision, and acquire the ability to expand knowledge and skills to better assimilate and utilize online systems, thereby minimizing the risks associated with this particular investment. A consumer's trust in an internet store can be thought of as the consumer's trust directly in the store. Effectiveness of third-party trust, certification bodies, and the public key encryption infrastructure for ensuring financial security, are the central success factors for building consumer trust in internet shopping.

Online sales will carry on rising. Every webpage designed to sell a product or market a service should understand the future of online shopping. It is a general perception that modern and more affluent shoppers are driving a wave of online sales. Many of these people have some web awareness and disposable income. They have learned to shop online for price comparisons and other proportional data. If shoppers find an advanced situation, particularly concerning the above important variables, they will frequently become online buyers.

Since the research was conducted in India, the results might not hold true in other geographical areas. Hence, the result cannot be generalized, and therefore variation in the users' perceptions can be checked by conducting the same research at different locations. Also, longitudinal data gathered after a satisfactory time frame by surveying the same respondents, will reveal whether satisfaction level has changed, and which factors, if any, contributed to this change. Furthermore, through an empirical research, it would be interesting to explore possible differences in the perception of respondents. The study has laid emphasis on the perception of online shoppers. While the technology comfort length, level of experience, amount of usage, and frequency of assessing online shopping could be considered in order to segregate the shopper into early adopter, late adopter, or laggard

categories. Hence, it opens a scope for further research in the special context of online shoppers. As this study was based on a self-administered exploratory survey, where only close ended questions were used in the response sheet, the ability of researcher to ask open-ended questions was restricted. Had this restriction not been there, the study could have offered a better understanding of satisfaction related to online shopping.

Similar studies can also be carried out across cross cultural domains to explore cultural dissimilarities, and to explore whether satisfaction related to online shopping is consistent across cultures or not. By conducting studies in these areas, one can compare the results and close the gap in order to further investigate online shopping. However, results of this study provide a foundation for future studies related to online shopping.

## REFERENCES

1. Anderson, W. P., Chatterjee, L., and Lakshmanan, T. R. (2003). E-commerce, transportation and economic geography. *Growth and Change*, 34, 415-432
2. Arnold, S. J., Handelman, J., and Tigert, D. J. (1996). Organizational legitimacy and retail store patronage. *Journal of Business Research*, 35, 229-239.
3. Baker, J., Levy, M. and Grewal, D. (1992). An experimental approach to making retail store environmental decisions. *Journal of retailing*,
4. Baty, J. B., II, and Lee, R. M. (1995). Intershop: Enhancing the vendor/customer dialectic in electronic shopping. *Journal of Management Information Systems*, 11(4), 9-31.
5. Barkhi R. and Wallace L. (2007). The impact of personality type on purchasing decision in virtual stores. *Information Technology Management*, 8(4), 313-30.
6. Berendt, B., Günther, O. and S. Spiekermann (2005). Privacy in E-Commerce: Stated Preferences vs. Actual Behavior. *Communication of the ACM*, 48(3).
7. Bhatnagar, A., Misra, S. and Rao, H. R. (2000). On Risk, Convenience, and Internet Shopping Behavior. *Communications of the ACM*, 43(11), 98-105.
8. Bhattacharjee, A. (2001). Understanding Information Systems Continuance: An Expectation-Confirmation Model. *MIS Quarterly*, 25(3), 351-370.

9. Brassington, F. and Pettitt, S. (2000), Principles of Marketing, 2nd Ed. Edinburgh Gate, Pearson Education Ltd.
10. Cao, X. and Mokhtarian, P. L. (2005). The Intended and Actual Adoption of Online Purchasing:
11. A Brief Review of Recent Literature. Research Report UCD-ITS-RR-05-07. Available at
12. <http://www.its.ucdavis.edu/publications/2005/UCD-ITS-RR-05-07.pdf>
13. Chang, M., Cheung, W., and Lai, V. S. (2005). Literature derived reference models for the
14. Adoption of online shopping. *Information & Management*, 42. 543-559.
15. Chen, L.-D., Gillenson, M. L. and Sherrell, D. L. (2002). Enticing Online Consumers: An Extended Technology Acceptance Perspective. *Information and Management*, 39(8), 705-719.
16. Chiang, K.-P., & Dholakia, R. R. (2003). Factors driving consumer intention to shop online: An empirical investigation. *Journal of Consumer Psychology*, 13(1&2), 177-183.
17. Childers, T. L., Carr, C. L., Peck, J., & Carson, S. (2001). Hedonic and utilitarian motives for online retail shopping behavior. *Journal of Retailing*, 77, 511-535.
18. Chin, W. W. (1998a). Issues and Opinion on Structural Equation Modelling. *MIS Quarterly*, 22(1), 7-16.
19. Chin, W. W. (1998b). The Partial Least Squares Approach to Structural Equation Modelling. *Modern Methods for Business Research*, 295-336.
20. Chin, W.W. and Gopal, A. (1995). Adoption intention in GSS: Relative importance of beliefs. *Database Advances*, 26(2-3), 42-64.
21. Chin, W. W. and Newsted, P. R. (1999). Structural Equation Modelling Analysis with Small Samples Using Partial Least Squares. *Statistical Strategies for Small Sample Research*, Thousand Oaks, CA: Sage, 307-341.
22. Dillon, T. and Reif, H. (2004). Factors Influencing Consumers' E-Commerce Commodity Purchases. *Information Technology, Learning, and Performance Journal*, 22(1).

23. Dixon, T. and Marston, A. (2002). U.K. retail real estate and the effects of online shopping.
24. *Journal of Urban Technology*, 9 (3), 19-47.
25. Donthu, N. and Garcia, A. (1999). The Internet Shopper. *Journal of Advertising Research*, 39(3), 52-58.
26. Drozdenko and Jensen (2005) Risk and Acceptable Maximum Discount Levels. *Journal of Product and Brand Management* , 14(4), 264-270
27. Eyoung B. Kim, Sean B. Eom (2002). Designing effective cyber store user interface. *Industrial Management and Data Systems*, 102( 5), 241 – 251
28. Farag, Sendy (2006).E-Shopping and its Interactions with In-Store Shopping. PhD dissertation. Utrecht: Faculty of Geosciences, Utrecht University. Available at <http://igitur-archive.library.uu.nl/dissertations/2008-0603-200316/UUindex.html>, accessed on Sept 17, 2014.
29. Fornell, C. and Bookstein, F. L. (1982). Two Structural Equation Models: LISREL and PLS Applied to Consumer Exit-Voice Theory. *Journal of Marketing Research*, 19, 440–452.
30. Fornell, C. and Larcker, D.F. (1981). Evaluating structural equations models with unobservable variables and measurement error. *Journal of Marketing Research*, 8(1), 39-50.
31. Gould, Jane (1998). Driven to shop? Role of transportation in future home shopping. *Transportation Research Record*, 1617, 149-156.
32. Hsuehen, H. (2006). An Empirical Study of Web Site Quality, Customer Value, and Customer Satisfaction Based on E-Shop. *The Business Review*, Cambridge, 5(1), 190-193.
33. Jarvenpaa, S. L. and Todd, P. A. (1997). Consumer Reactions To Electronic Shopping on the World Wide Web. *International Journal of Electronic Commerce*, 2, 59-88.
34. Jarvenpaa, S. L., Tractinsky, N. and Vitale, M. (1999). Consumer Trust in an Internet Store. *Information Technology and Management*, 1(12), 45-71.



35. Joines, J. L., Scherer, C. W., & Scheufele, D. A. (2003). Exploring motivations for consumer Web use and their implications for e-commerce. *Journal of Consumer Marketing*, 20(2/3), 90–108.
36. Korgaonkar, P. K. and Wolin, L. D. (1999). A Multivariate Analysis of Web Usage,” *Journal of Advertising Research*, 39(2), 53-68.
37. Kim, J. and Lee, J. (2002). Critical design factors for successful e-commerce systems. *Behaviour and Information Technology*. 21(3), 185-189.
38. Li, H., Kuo, C. and Russell, M. G. (1999). The Impact of Perceived Channel Utilities, Shopping Orientations, and Demographics on the Consumer’s Online Buying Behavior. *Journal of Computer-Mediated Communication*, 5(2).
39. Marker, J. T. Jr. and Goulias, K. (2000). Framework for the analysis of grocery telescoping. *Transportation Research Record*, 1725, 1-8.
40. MasterCard worldwide (2008). Economic Crisis and Preference for Online Shopping in Asia/Pacific, Middle East and Africa. [Online document]. [http://www.zdnetasia.com/news/internet/0,39044908,62\\_043095,00.html](http://www.zdnetasia.com/news/internet/0,39044908,62_043095,00.html).
41. Mathwick, C. (2002). Understanding the Online Consumer: A Typology of Online Relational Norms and Behavior. *Journal of Interactive Marketing*, 16(1), 40-55.
42. Menon S, Kahn B (2002). Cross-category effects of induced arousal and pleasure on the internet shopping experience. *J. Bus. Res.*,78,31-40
43. Milne GR, Culnan MJ (2004). Strategies for reducing online privacy risks: Why consumers read (or don’t read) online privacy notices. *J. Interact. Mark.*, 18(3), 206 – 215.
44. Miyazaki, A. D. and A. Fernandez (2001). Consumer Perceptions of Privacy and Security Risks for Online Shopping. *The Journal of Consumer Affairs*, 35(1), 27-44.
45. Mokhtarian, Patricia L. (2004). A conceptual analysis of the transportation impacts of B2C e-commerce. *Transportation*, 31,257-284.
46. Monsuwe, P.T., Dallaert, C. G. B and Ruyter, K. (2004). What drives consumers to shop online? A literature review. *International Journal of Service Industry Management*, 15(1), 102 – 121.

47. Nazir, S, Tayyab, A., Sajid, A., Rashid, H., Javed. (2012). How Online Shopping Is Affecting Consumers Buying Behavior in Pakistan? *International Journal of Computer Science Issues*, 9(3, 1) 1694-0814.
48. Ranganathan, C. and Ganapathy, Shobha (2002). Key dimensions of business-to-customer web sites. *Information & Management*, 39, 457-465.
49. Reibstein, D. J. (2002). What attracts customers to online stores, and what keeps them coming back?. *Journal of the academy of Marketing Science*, 30(4), p 465-473.
50. Sengupta, K. and Zviran, M. (1997). Measuring User Satisfaction in an Outsourcing Environment. *IEEE Transactions on Engineering Management*, 44(4), 414-21.
51. Shergil, G.S., and Chen, Z. (2005). Web-based shopping: consumers' attitudes towards online shopping in New Zealand. *Journal of Electronic Commerce Research*, 6(2), 79-94.
52. Slyke, C, Shim, J., Johnson, R., and Jiang, J. (2006). Concern for information privacy and online consumer purchasing. *Journal of the Association for Information Systems*,7(6), 415-444
53. Smith, D. A. and Rupp, T. W. (2003).Strategic online customer decision making: leveraging the transformational power of the Internet. *Online Information Review*, 27(6), 418 – 432.
54. Suri, R. and Monroe, B.K. (2003). The Effects of Time Constraints on Consumers' Judgments of Prices and Products. *Journal of Consumer Research*, 30(1), 92-104
55. Swaminathan V, Lepowska WE, Rao BP (1999). Browsers or buyers in cyberspace? An investigation of factors influencing electronic exchange. *J. Comput. Mediated Commun.*, 5, 208-221.
56. TaweeratJiradilok, Settapong Malisuwan, Navneet Madan, and Jesada Sivaraks (2014). The Impact of Customer Satisfaction on Online Purchasing: A Case Study Analysis in Thailand. *Journal of Economics, Business and Management*, 2(1).
57. Than, C.R., and Grandon, E. (2002). An exploratory examination of factors affecting online sales. *Journal of Computer Information Systems*, 42(3), 87-93.

58. Vijay, Sai. T. and Balaji, M. S. (2009). Online Shopping in India: Findings from a Consumer Research. Marketing Mastermind, The ICFAI University Press,5.
59. Wolfinbarger, M., & Gilly, M. (2001). Shopping online for freedom, control, and fun. *California Management Review*, 43(2), 34–55.
60. Weltevreden, J., Atzema, O., Frenken, K., de Kruif, K., and van Oort, F. (2008). The geography of Internet adoption by independent retailers in the Netherlands. *Environment and Planning* 35, 443-460.
61. Wold, H. (1982). Soft Modeling: The Basic Design and Some Extensions. In Joˆ Reskog, K.G. and Wold, H.E. (Eds), *Systems Under Indirect Observation: Causality, Structure, Prediction*, North-Holland Publishing Company, Amsterdam.
62. Xia, Lan and Kent B. Monroe (2004). Price Partitioning on the Internet. *Journal of Interactive Marketing*, 18 (4), 63-73.
63. Yang, B. and Lester, D. (2004). Attitudes Toward Buying Online. *Cyber psychology and Behavior*, 7(1), 85-92.
64. Zhou, L., L. Dai, and D. Zhang (2007). Online Shopping Acceptance Model – A Critical Survey of Consumer Factors in Online Shopping. *Journal of Electronic Commerce Research*. 8(1), 41-62.