Activity Catalog in Customer Prospect - A Pathway to e-Tailing Excellence

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Abstract

e-Tailing is making a fast headway in India with unrestrained growth rate for underlying reasons of market-enabling conditions, favorable ecosystem creation, young demographic profile and internet penetration. This spectacular growth contributes to the addition of Indian economy and offers enormous advantages to the consumers. While the retailers in the field are putting-forth their innovative methods and novel ideas to expand their business, the customers' participation is not matching up to the mark due to some basic apprehensions and lack of a comprehensive awareness of e-tailing. This paper aims to understand the exact reasons behind this state and analyze various solutions. It is found that a suitable and effective catalog of activities on the part of consumers is one of the viable solutions. In order to substantiate this presumption a study has been conducted with the help of a self administered questionnaire and the data obtained from 448 respondents has been considered for analysis on the basis of simple random sampling using SPSS V20 with ANOVA method. Based on the results of the study, a catalogue of activities in an orderly manner indicating the right approach for consumers' adoption and implementation, has been prepared, which leads to the customer satisfaction, mutual benefits, and the e-tailing business as a whole towards success.

Keywords: Electronic retailing; e-Tailing; e-Commerce; e-Business; Catalog of activities of consumers

Introduction

The rapid spread of e-commerce over the past few years is quite evident, thanks to deep internet penetration, changing the dimensions of customer experiences beyond any doubt and as a consequence, the process of how customers buy and marketers sell has attained a new definition oriented towards the enhancement of satisfaction levels of both sellers and buyers, besides generating revenues on the part of sellers. Electronic retailing which forms a lion’s share of e-commerce process has been emerging as a powerful marketing tool delivering right message to right person with a right product at the right time. Electronic retailing deals with the motivation to start with, making the customers choose the product/service, though they are devoid of touch and feel experience, addresses their needs whether pragmatic or psychographic. It comes handy especially for those who are hard-pressed for time to enjoy shopping, provides hassle-free transactions, save money and energy, access to multiple product line and several other benefits including competitive pricing, the facility of purchasing with a single click, and the ease with which goods can be returned or exchanged. To aid the smooth conduct of the e-tailing process the retailers play a large part in generating the revenues and to derive the customer satisfaction has high as possible and customers too have a major role in performing their transactions effectively and ethically. The customers need proper guidelines in this direction.

Scope of the Study

While, there has been a compelling need for a proper checklist in the perspective of e-tailers with an ample scope for giving numerous suggestions in all the activities of e-tailing process, there are no clear directives available in customer prospect mainly due to its subtlety in nature because of the involvement of human behavior. It is rather an uphill task to alter the human mindset and requires a high task and motivation in handling. No doubt, the participants in e-shopping are increasing manifold day-by-day giving a considerable boost to e-tailing industry. With the help of an effective catalog of defined activities the customer can develop a clear ideology on e-tailing process and can render efficient transactions in e-shopping in an orderly manner curtailing time, expenditure and any kind of botherations. This paper critically examines the role of customer in the entire retailing process and has helped in designing an effective, efficient and most workable activity catalog in pursuit of getting the right product/service at the right time with smooth transactions leaving minimal or no scope for returning the merchandise.

Literature Review

With a view to acquire a broad and multi-faceted perception of the e-tailing trend in India and thereby, deriving the customers' role, their deliberations and compulsions in particular, the researcher has made an exhaustive study of the literature containing several surveys, scholarly articles, books, dissertations, conference proceedings and other resources which are relevant to the area of research. This has also included research papers, conference reports, online journals, business magazines, newspapers, annual reports, industrial survey data, e-tailing journals (IMRB, IAMAI), previous research theses, statistical reports, reviews, abstracts, and electronic media. Some of the important ones are mentioned below:

Yashaswi in his research work "e-Retailing: Is India ready for it?" mentioned that the ultimate aim of the e-retailer is to develop a sustainable competitive advantage. Further he has discussed various advantages and disadvantages of e-retailing from consumer side and various challenges faced by service providers such as e-customer retention, customer service, and secure payment. He has also addressed the issue of infrastructure which is required for providing e-retailing facility from service provider side like architecture of the website.

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payment system, supply chain management, troubleshooting help desk, customer data base management and so on. However, this has provided the researcher a clear understanding on customers’ role.

Jusoh and Ling [1] suggested that e-commerce experience, product perception and customer service have important relationship with inclination towards online shopping. According to them consumers who purchase online are more likely to buy clothes, books and make travel booking.

Pilik [2] stated that logistics, security and privacy of information, timeliness, availability, convenience, and customer service were criteria looked into by the customers at the time of online shopping. The study widely helped the researcher in conceiving the idea of customer’s rights and their entitlements in a nut shell.

Singh [3] focused to identify the demographic profile of adopters and non-adopters of online shopping and also the various reasons for adoption and non-adoption of online shopping. Perceived benefits like price consciousness, convenience, variety and easy payment option are the four significant factors of online shopping. Respondents of age group 36-45 years were adopters of online shopping.

Ahmadi [4] proposes a new model for evaluating e-customer on the conceptual insights based on Electronic Customer Life Time Value. With real option analyses, the above study predicts all the future customer cash flow in e-retailing.

Eid [5] studied determinants of e-commerce customer satisfaction, trust and loyalty in Saudi Arabia. The objective of the study was to identify the factors that influence the extent to which Saudi consumers trust, are satisfied with, and are loyal towards B2C e-commerce. It is also perceived from the paper as to how customers have to support the e-tailers in gaining their trust and loyalty to their satisfactory levels.

Forouhandeh et al. [6] in their research demonstrated that the commercial terms viz. warranty, assurance, website maneuverability and enjoyment are essential elements which largely contribute to the progressing growth of online business. This requires an appropriate strategy and implementation of the above commercial parameters suitably wherever required since these involve a quantum of expenditure.

Moore and Taylor [7] studied the effect on payment mode on willingness to spend. Their experiment presented evidence that payment via credit card is much higher than the cash payment. Studies also found that credit card fosters increase of non-essential purchases; and that it acts as lifestyle facilitator. A suitable strategy in this direction has to be drawn by the e-tailers to promote cashless transactions.

Delafroz, et al. [8] studied the areas of trust and consumer attitudes and observed that they have direct effect on buying online intention; while the convenience, price, broader product selection, and earnings have indirect effect. This exposure also can help the customer in changing their attitudes in the positive direction with respect to e-shopping.

Rofiq and Mula [9] studied ‘The Effect of Customers’ Trust on e-Commerce: A Survey of Indonesian Customer B2C Transactions. The objective of the study was to analyze the effect of vendor’s ability, benevolence and integrity towards e-commerce customers’ trust.

Dolatabadi and Ebrahimi [10] examined the effect of individual characteristics on consumer online buying decision and factors that influence the trust in online shopping. They developed a model with seven antecedents (Perceived reputation, Perceived size, Perceived trustworthiness of the Internet merchant, Perceived privacy protection, Perceived security protection, Perceived risks and Perceived benefits of trust). But the result showed that perceived risk, perceived security protection and perceived reputation were significant predictors of the consumer trust in online shopping.

Sangeeta et al. [11] studied consumer attitude towards online retail shopping in the Indian context. The objective of the study was to look into the various aspects of online shopping in modern day environment and to identify those factors that affect the development of their attitudes towards online shopping.

Delafroz et al. [12] found that utilitarian orientations, convenience, price and wider selection are a significant determinant of consumer’s attitude toward online shopping. Consumers are looking for more convenience (time and money saving), cheaper prices and wider selection when they shop online. Consumers who value the convenience, prices and wider selection of internet shopping tend to purchase more online and more often. From this the researcher has also gained knowledge on how the behavioral patterns yielding to the situations shape the customers’ needs at micro level.

Chih-Chen et al. [13] showed that, online consumers are more concerned with the a) attributes associated with the resulting quality and b) customer service over web transactions. There are six perceptions of the quality perceived by customers: (1) information ease of use; (2) quality; (3) customer service; (4) websites design; (5) process controllability; and (6) outcome quality. Based on the above perceptions it is noted that the confidence in the brand affect decisions to buy online as so to enhance the online sales.

Kierkegaard [14] in his paper "Fear of e-shopping-anxiety or phobia?" focused on finding the reasons behind the reluctances from consumers to purchase online. He found that a number of people fear online shopping and mistrust the technology. So service providers must develop the trust to reduce the perceived risk. In the angle of consumers, the above study aided the researcher in finding grounds for allaying such fear/phobia in the minds of consumers [15,16].

Kim et al. defined knowledge as consumer’s degree of acquaintance with selling entity, which includes vendor information and understanding relevant procedures such as searching for products, information and ordering through website. Knowledge based trust occurs when internet users are familiar to one another to interact frequently.

Aragchi studied service quality, customer satisfaction, customer experience and behavioral intention in Iranian retail store. The objective of the study was to investigate and determine the nature of service quality construct and its relationship with these of customer satisfaction, customer-experience and behavioral intention. The study also aim to identify which dimension is best predictor of service quality in terms of generating the outcome.

Brown, et al. [17] in their publication “Consumer attitudes review, internet shopping” established as to how consumers perceive the internet as a sales channel and the reasons for using it or not, how consumers use the internet to purchase goods/services and their experiences of such use. The study investigates the factors affecting internet purchasing behavior such as consumer attitude, belief, personality, nature of website and so on.

Zhou et al. identified nine types of consumer factors, including
demographics, Internet experience, normative beliefs, shopping orientation, shopping motivation, personal traits, online experience, psychological perception and online shopping experience affect consumer online shopping.

Catherine and Amanda [18] used a theory-building approach to understand how consumers perceive their experience of the navigation of an online shopping environment and identify the facets which make up their experiential intensity. The paper first reviews the literature on the experiential attributes of web sites. It then outlines the methodology and explains the use of a “shopping with consumers” approach to uncover consumer perceptions.

Lifen et al. [19] have made an extensive study on B2C consumer behavior and developed a viable model with 10 step approach towards motivation known as preliminary B2C consumer behavior model. The purpose of this study was to develop a complete and detailed consumer behavior model for B2C electronic transactions. They have indicated that the service providers must focus from the consumer’s point of view instead of seller’s point of view. This study amply supported the researcher to frame his mindset in going about to understand the customers’ role and to proffer certain suggestions.

Walsh and Godfrey suggest that analogies can be drawn from the approach that e-retailers take in building customer loyalty and satisfying customer need. An e-retailer builds the relationship over time by demonstrating an interest in the customer, listening to and understanding the customer. There is an interaction with the customer one-on-one. In turn the customer grows to trust the e-retailer. Once the relationship is established the customer needs to have a strong reason not to continue with it. The researcher finds that the customers also should deliberate their candid views sans duality and ambiguity to the e-tailers enabling understand them in right perspective [20].

Newe highlighted that companies must leverage customer information for the effective management of customer relationships on the Internet. Seybold and Marshak made similar points, again focusing on the need for customer-focused strategies that engage customers and build communities of loyal customers. Such strategies suggest something much more radical than the basic e-commerce brochure-ware approach adopted by many businesses at the moment.

The typical Internet user of the twentieth century is young, professional, and affluent with higher levels of income and higher education. 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. Actually, both demographics and personality variables such as opinion leadership or risk evasiveness are very important factors that are considered in studies trying to determine the antecedents of Internet purchases. 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. The researcher makes out from the study that the affinity alone is not the incumbent factor for online buying habit but the affinity and interest together with the will that matter. As such the Middle/Lower class also can resort to online purchase based on their interests [21].

Gallaugher envisaged that the typical Internet consumer would be better educated and more affluent than the average shopper. Burke suggested that Internet shopping might be most appealing to those consumers who didn’t have much time or desire to go shopping. Other authors predicted that in an Internet world, the balance of power may shift to the consumer, and in so doing, this would make Internet shopping appeal to those who wanted to get the best value from their retail spend.

By and large, the literature review has facilitated the researcher in many ways in studying and understanding the role of consumers in e-tailing business, their woes and happiness in e-shopping, drivers of motivation, circumstances, the propensity and inclination towards online shopping. The above element needs apart, the psychology that matters.

Statement of the Problem

With all the advancements and manifold proliferation taking place in the area of e-commerce, with a special reference to electronic retailing, proper hints, indications and clues guiding the customers to take a step forward towards online shopping are not available in an appropriate format. Of course this is complex in nature as it is to deal with the psychology and behavior of the consumers to make their mindset amenable to e-shopping and handling the aspect needs a great tact. Besides, a catalogue of activities in an orderly manner, depicting the ease of use on the part of consumers, is sure to come handy to them to proceed further to draw benefits from the online shopping.

Objectives of the Study

1. To inculcate general awareness on internet penetration, fast growth of e-commerce business and its advantages to the citizens, developing a passion for e-commerce in general, and suggesting methodical way to operate and practice of e-shopping in the easiest way, in particular with sustained interest.

2. Advocating the consumers in the angle of reaping the peripheral benefits from e-tailing, for which the e-commerce offers and immense scope, such as improving knowledge, awareness, broadening their vision, communication skills and so on.

3. Considering the above two objectives, design a structured and practicable catalog of activities involved in e-shopping indicating its ease of use for their easy operations.

Methodology

Designing an effective and efficient catalog of activities in the prospect of consumers calls for a meticulous study, taking care of the minute elements associated there with. As the most part of the study has to deal with the human behavioral aspect, tackling the complexity involved with tact and care is essential. Under these circumstances, the researcher has found that the qualitative method of research would be more apt to elicit the required data for meeting the objectives of the study. Accordingly a well-structured questionnaire was designed keeping the sensitivity intact to extract genuine information from the respondents, addressing various factors affecting online shopping viz. demographic, Internet skills and usage, frequency of e-shopping, selection of website, product category, website credibility, motivation towards to shop online, after sale services, aversion towards online shopping, terms and conditions, complaints and grievance handling and redressal, comparison of online vs. offline shopping and average monthly spend towards online shopping. 13 strategic questions consisting of 34 pertinent factors covering the e-tailing practices in India and growth have been posed, to draw the attention of the respondents and extracting the authentic information from them.

For deploying simple random sampling technique, a sample size of
1200 people across the country has been selected and questionnaires sent and obtained responses from 840 participants out of which only 448 responses were considered for data analysis. The rest are eliminated due to lapses like incomplete information, vagueness, irrelevance etc. The data obtained has been categorized into five core factors viz. organizational, technological, e-commerce strategies, consumer behavior and external factors and thorough statistical analysis was made by using SPSS V20 with ANOVA method, the outcome of which amply supported in designing an efficient and workable catalog of activities for the benefit of e-shoppers.

Data Analysis

Analysis of the demographics

Gender: Out of 448 respondents, 75% male (336) and 25% female (112).

Age: The respondents are divided into six different age groups (15-20, 21-30, 31-40, 41-50, 51-60 and 60 plus). Major chunk includes 47.76% (241) of the age group 21-30 years followed by 28.12% (126) of the age group 31-40 years.

Education

The education levels are divided in to 6 categories (Schooling, Junior College/ Diploma, Graduation, Post-Graduation, M.Phil./Ph.D and Others). Major portion comprises 54.01% (242) post graduates and 34.37% (154) graduates. The balance 11.62% (52) forms the other educational levels.

Income

Classified into six groups (Dependent, Rs. <10,000, 10,000-25,000, 25,000-50,000, 50,000-1,00,000 and More than Rs. 1,00,000). Major portion consists of 33.13 (135)% are of Rs. 10,000-25,000 followed by 25.00 (112)% are of Rs. 25,000-50,000.

Occupation

Respondents in respect of occupation (Business, Professionals, Manager/Officer, Clerical, Sales, Operator, Labor, Social Worker, Retired home maker, Student, Unemployed, Others) have been critically analyzed and found that the majority represents the Professionals (28.34% -127) followed by the functional executives i.e., Manager/Officer category (14.28% - 64).

Analysis of internet usage: 100% of respondents are the internet users of which 64.50% (289) have mediocre skills and 27.40% (123) are experts. Since technological advancements result wide internet access, out of 448 respondents 60.49% (271) are connected with broadband and 80.80% (362) are on mobile net.

Analysis of e-shopping activities: It is found that 85.7% (384) respondents are engaged in electronic shopping and 14.30% (65) respondents are not associated with online shopping. The frequency quotient of online shopping among respondents shows that 15.63% (60) more than once a week, 16.93% (65) just once a week and 41.15% (158) are shopping online once a month. The rest is insignificant.

Core factors analysis: For micro level analysis, part by part, of the entire data collected has been divided in to five categories which act as the core contributing factors and corresponding sub elements. The significance levels (considered 0.05) achieved though the statistical analysis with the help of SPSS using ANOVA method adequately proved the consistency of the results obtained through the analysis.

This has necessitated the researcher in devising appropriate catalog of activities in chronological order which not only helps the consumers to follow the right approach in their transactions, but encourages them to go in for the online shopping also (Tables 1-6).

Findings and Conclusions

1. The major participants are in the age group of 21-40 and mainly post graduates and to certain extent graduates also, under the income level of Rs. 10k to 50k consisting of more professionals.

2. While all the respondents have exposure to internet, majority of which possess mediocre skills. Most of them are using broad band and mobile net.

3. Huge part of the respondents is the net-shoppers. Nearly half of them shop at least once in a month, around 17% weekly once and 16% are frequenters.

4. A large part of respondents prefers to shop with the renowned e-tailers like Amazon, Flipkart, Snapdeal, Paytm, Jabong etc., and due preference is given to the reputational aspects of the retailer with regard to brand image (not product), corporate image, age of website and website/organizational policies.

5. The e-shoppers mainly consider mobile application compatibility, security, user friendliness, accessibility and speed while initiating the purchases. They do not bother much about website features like time saving, internal search option and multimedia content.

6. The e-shoppers often look for the manufacturer information, detailed offers, terms and conditions, delivery methods, 24/7 services, feedback, grievance handling displayed on the website and its link with other credible websites.

7. The consumers particularly check for the retailers’ terms in respect of product installations, warranty, product returns, money refunds, maintenance and periodic checks while doing online shopping.

8. The consumers are very particular about trustworthiness and mutual trust factor of the retailer, convenience, product quality, cost-effectiveness, easy payment methods, product features and price comparisons with other e-tailers, privacy, reviews and opinions from other customers.

9. Now-a-days consumers are developing awareness towards the general aspects like the role of government, legal framework, banking services, competitors’ information, IT infrastructure and culture in the process of e-tailing business.

10. Generally the net-shoppers are attracted towards the aesthetics of the e-tailers website which goads them to shop online.

Suggestions and Recommendations (Catalog of Activities)

Whatever the business is, its prime motto has to be “customer satisfaction and delight” which calls for a perennial effort, besides striving to generate revenues for enhancing the market share and profit. It is simply not once sided. Customers should also contribute to this ideology and support the seller in running the business for overall benefit of the society. The current study has brought out a catalog of quality added activities for e-customers to adopt, for achieving excellence in e-tailing business which reflects a conspicuous variance.
compared to the conventional buyers. For effective implementation of the said catalog the customers need to:

- Develop an ardent passion towards internet operations and enhance their skills from time to time ‘to be at home’ with the any kind of transaction.
- Spend some time to study the e-tailing scenario which helps them to get themselves logically convinced about the advantages of e-shopping. This habit is sure to make them well conversant with the digital literacy that is required in the conduct of e-tailing.
- Be well acquainted with the operation of digital devices such as smartphones, tablets, laptops and desktop PCs for purposes of communication, expression, collaboration and advocacy.
- Be more patient in selecting website for ordering the product/service and not just go by brand of the product or image of the company.
- Have a comprehensive understanding of website/organization policies to avoid ambiguity of any sort and for conducting effective transactions enabling the retailer to offer better services.
- Acquire proficiency in English language, as it is the common medium for the interactions.
Keep their eyes and ears open to the cyber threats and offences happening often. They are advised to look for the padlock icon displayed left to the URL to ensure security and privacy of the website.

Meticulously check for the credibility aspects of the website and its related links, as it is the prime source of trust, before placing an order for any product/services. They have to ensure that a) website is visually appealing, b) whether it is updated from time to time, c) has link with other credible websites, d) availability of e-tailer contact information, e) whether the policies are indicated without any ambiguity, f) whether professional affiliations and memberships are highlighted, g) indication of social media contacts, h) speed and accessibility, i) whether the site is maintaining blog etc.

Verify various offers/deals given by various e-tailers, not just be carried away by an attractive offer found in the first sight, as it so happens that many a time the others might provide more lucrative and beneficial offers.

Have a critical understanding of terms and conditions because of the legality involved, in order to ward-off unpleasant implications.

Have ample knowledge on various payment methods and processes stipulated by the vendor, though COD (Cash on Delivery) is attractive. They are suggested to evaluate thoroughly various advantages provided by the bankers like reward points system, cash back and discounts. This is because the payment is related to effective financial management.

Learn and understand different delivery methods and logistic support rendered by the vendor in terms of fast, timely, convenient and comfortable delivery leading to utmost satisfaction.

Develop their knowledge concerning the commercial aspects of the transactions such as after sales services which include installations, warranty/guarantee clauses, returns and refunds, periodic checks by vendor regarding functioning of the product and whether the customer is happy with the product/service, maintenance etc.

Aim always at promoting the mutual trust (consumer vis-à-vis e-tailer) as it creates a decent bonding and solves many problems present and future.

Be quality conscious always as quality is perennial and has no cap. They have to also give importance to aesthetics keeping in mind “the thing of beauty is joy forever”.

Prepare a comparative chart in respect of specifications, price, delivery, warranty and guaranty, offers and discounts the other vendors are offering before proceeding with ordering a product/service.

Necessarily go through all the reviews and opinions of the other customers regarding the product/service in order to get a right product at right time.

Acquire adequate knowledge on the online banking process which helps them in many ways in dealing with transactions of all kinds i.e., from placement of order till receipt of the product and tackling subsequent consequences, if any.

Develop familiarity with the mobile commerce. It is incidental that all the websites offer better discounts and other benefits compared to desktop operations.

### Table 3: Technological factors.

| Technological Factors               | Sum of Squares | DF | Mean Square | F     | Sig.  |
|-------------------------------------|----------------|----|-------------|-------|-------|
| **Mobile application compatibility** |                |    |             |       |       |
| Between Groups                      | 15.834         | 1  | 15.834      | 14.604| 0.000 |
| Within Groups                       | 412.012        | 380| 1.084       |       |       |
| Total                               | 427.846        | 381|             |       |       |
| **Security**                        |                |    |             |       |       |
| Between Groups                      | 16.248         | 1  | 16.248      | 15.738| 0.000 |
| Within Groups                       | 392.309        | 380| 1.032       |       |       |
| Total                               | 408.558        | 381|             |       |       |
| **User Friendliness**               |                |    |             |       |       |
| Between Groups                      | 12.960         | 1  | 12.960      | 12.948| 0.000 |
| Within Groups                       | 380.370        | 380| 1.001       |       |       |
| Total                               | 393.330        | 381|             |       |       |
| **Speed**                           |                |    |             |       |       |
| Between Groups                      | 11.121         | 1  | 11.121      | 11.114| 0.001 |
| Within Groups                       | 382.213        | 382| 1.001       |       |       |
| Total                               | 393.333        | 383|             |       |       |
| **Website Design**                  |                |    |             |       |       |
| Internal Search                     | 10.776         | 1  | 10.776      | 10.643| 0.001 |
| Within Groups                       | 386.763        | 382| 1.012       |       |       |
| Total                               | 397.539        | 383|             |       |       |
| Time Saving                         | 11.413         | 1  | 11.413      | 13.389| 0.000 |
| Within Groups                       | 327.333        | 384| 0.852       |       |       |
| Total                               | 338.746        | 385|             |       |       |
| Accessibility                       | 10.533         | 1  | 10.533      | 10.253| 0.001 |
| Within Groups                       | 392.426        | 382| 1.027       |       |       |
| Total                               | 402.958        | 383|             |       |       |
| Multimedia Content                 |                |    |             |       |       |
| Between Groups                      | 12.914         | 1  | 12.914      | 12.936| 0.000 |
| Within Groups                       | 379.330        | 380| 0.998       |       |       |
| Total                               | 392.243        | 381|             |       |       |
Table 4: e-Commerce strategies.

- Look for the advantages of the multimedia of various kinds published by the e-vendors which make an imprint in their minds. Always keep in mind that a good photo can be worth a thousand words (and maybe a million rupees).
- Not to be carried away by the high discounts offered by the e-vendors, but know more about the product worth and such discounts are feasible. Perceive the abnormality at the first sight itself.
- Keep the information of the product like model number and specifications ready with them, to look for the exact/near alternate, when they find it difficult to get their product of their choice.
- Be necessarily within the limits of their set budget for the product they desire to buy, not yielding to the tempting
advertisements; lest it becomes a psychological obsession. They should understand that they are going-in for virtual shopping but is spending the real money.

- Be clear about when to cut their losses when shopping online for a particular product, otherwise they can be entangled in the time-wrap which leads to nowhere and in such cases it is better to log off and try again later--or simply go for conventional shopping.
- Make it a point to register their complaints, if any, in case of any problem with the transactions. They should be never hesitant in this aspect because it is retailers duty to offer hassle-free transactions not only to help the consumer but to themselves also in promoting their goodwill as well as business. It is also an alert to the other consumers to be on right path and get the reparation in case of a valid issue.
- Never resort to unethical practices of any kind like cheating the vendors with acts like fraudulent and undue returns, deliberately misleading the sellers with ambiguous communications, willful

### Table 5: Consumer behavior factors.

| Consumer Behavior Factors | Sum Squares | df  | Mean Square | F   | Sig. |
|---------------------------|-------------|-----|-------------|-----|------|
| Trust                     | Between Groups | 11.121 | 1 | 11.121 | 11.114 | 0.001 |
|                           | Within Groups | 382.213 | 382 | 1.001 |
|                           | Total        | 393.333 | 383 |
| Convenience               | Between Groups | 11.413 | 1 | 11.413 | 13.389 | 0.000 |
|                           | Within Groups | 327.333 | 384 | 0.852 |
|                           | Total        | 338.746 | 385 |
| Product Quality           | Between Groups | 10.776 | 1 | 10.776 | 10.643 | 0.001 |
|                           | Within Groups | 386.763 | 382 | 1.012 |
|                           | Total        | 397.539 | 383 |
| Price                     | Between Groups | 16.879 | 1 | 16.879 | 15.951 | 0.000 |
|                           | Within Groups | 402.118 | 380 | 1.058 |
|                           | Total        | 418.997 | 381 |
| Payment Methods           | Between Groups | 16.986 | 1 | 16.986 | 16.217 | 0.000 |
|                           | Within Groups | 398.012 | 380 | 1.047 |
|                           | Total        | 414.997 | 381 |
| Product and Price         | Between Groups | 11.214 | 1 | 11.214 | 13.544 | 0.000 |
| Comparisons               | Within Groups | 317.946 | 384 | 0.828 |
|                           | Total        | 329.161 | 385 |
| Privacy                   | Between Groups | 12.960 | 1 | 12.960 | 12.948 | 0.000 |
|                           | Within Groups | 380.370 | 380 | 1.001 |
|                           | Total        | 393.330 | 381 |
| Reviews and Opinions      | Between Groups | 10.008 | 1 | 10.008 | 10.178 | 0.002 |
|                           | Within Groups | 375.614 | 382 | 0.983 |
|                           | Total        | 385.622 | 383 |

### Table 6: External factors.

| External Factors         | Sum of Squares | df  | Mean Square | F    | Sig.  |
|--------------------------|----------------|-----|-------------|------|-------|
| Government Support       | Between Groups | 14.926 | 1 | 14.926 | 189.963 | 0.000 |
|                          | Within Groups  | 2.750  | 35 | 0.079 |
|                          | Total          | 17.676 | 36 |
| Legal Framework          | Between Groups | 11.174 | 1 | 11.174 | 21.077 | 0.001 |
|                          | Within Groups  | 18.556 | 35 | 0.530 |
|                          | Total          | 29.730 | 36 |
| Banking                  | Between Groups | 14.505 | 1 | 14.505 | 80.514 | 0.001 |
|                          | Within Groups  | 6.306  | 35 | 0.180 |
|                          | Total          | 20.811 | 36 |
| IT Infrastructure        | Between Groups | 14.715 | 1 | 14.715 | 144.848 | 0.000 |
|                          | Within Groups  | 3.556  | 35 | 0.102 |
|                          | Total          | 18.270 | 36 |
| Competitors              | Between Groups | 12.688 | 1 | 12.688 | 51.904 | 0.001 |
|                          | Within Groups  | 8.556  | 35 | 0.244 |
|                          | Total          | 21.243 | 36 |
| Culture                  | Between Groups | 9.586  | 1 | 9.586 | 18.329 | 0.000 |
|                          | Within Groups  | 18.306 | 35 | 0.523 |
|                          | Total          | 27.892 | 36 |
non-payment, posting malicious comments/reviews tarnishing the image of the e-tailer and so on.

Conclusion

India is witnessing a speedy advancement of e-tailing business with leaps and bounds across the country over the last few years with proportional increase in customers. The participation of customers in e-tailing business plays a predominant role without which the very purpose of business ceases to exist. Although, the customers are adequately knowledgeable on the aspects of e-shopping, their approach often lacks proper direction. The specific dos and don'ts on the part of customers’ activities have not been stipulated so far anywhere and are left to individual’s jurisprudence. The effective contribution of customers makes the business complete in all respects. The outcome of the current study has deliberated the researcher to design an efficient catalog of activities on the part of customers for adoption, which is believed to lay a path towards the excellence in e-tailing business. The study leaves enough space for further research due to its role in behavioral dynamics of the humans expected to suit the fast changing trends in e-tailing business.

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