Relational Direction Model (RDM) of E Retailing developed during [Research on Direction of Online Retailing (In the context of United Arab Emirates)]

Ashok Chopra

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Abstract: Global revenues in 2013 from Online retail sales has crossed the $1Trillion barrier, getting an extra push from the expected jump in Internet user numbers. “The primary objective of this doctoral thesis is to generally examine and analyze the scope and future of online retailing in U.A.E. In order to get more accurate results, the main objective of this research were divided into very specific contexts which all explored the concept of online retailing in U.A.E, at the final point. One particular concept to examine was to find out the current attitude of the U.A.E population towards online shopping on U.A.E based web stores.” And further look at to find out what commonly motivates the customers to go online and buy their preferred items instead of going to a physical shop. Finally, to discover how a typical online retailer performed in U.A.E in terms of security, costs, product offerings, and This study is an Exploratory in nature, both Primary and Secondary data is deployed in the study. Secondary data is collected from one hundred thirty academic journals, e journals from different parts of the world which includes USA, Malaysia, Singapore, UK, China, India, Taiwan, Canada, France, Denmark, UK, England, New Zealand, Belgium, South Korea, Spain, Hong Kong, Italy, Greece, Croatia, Thailand, Israel, Finland, Saudi Arabia, Germany, Kuwait, Netherland and many more countries and text books for literature review, whereas Primary data is collected by executing an online survey and personal interviews with the topics from 460 respondents of mixed demographic variables

The Relational Direction Model (RDM) of E Retailing developed by researcher emphasized on what marketers/retailers should focus on. Sector/sections 1 (Upper half of model) factors known as E Retailing Fraternity consisting of factors like E Retailing Enablers (EE), E Retailing Boosters (EB), E Retailing Aiders (EA), E Retailing Modernizers (EM), E Retailing Impactors (EI) E Retailing Discretors (ED). All the variables in these factors would lead UAE to E Retailing. The other area to look at was to find out what commonly motivated the UAE people to go online and buy their preferred items instead of going to a physical shop through lower half of model called Brick & Mortar fraternity.

INTRODUCTION

Online retailing is considered as one of the fastest growing retailing forms taking convenience to an entire new level where a shopper can make a purchase from anywhere at any time, regardless to the nature of the product and the distance from the marketer or supplier. Online shopping is the process whereby consumers directly buy goods or services from a seller in real-time, without an intermediary service, over the internet. An online shop, e-shop, e-store, internet shop, webshop, web-store, online store, or virtual store; are a few common names synonym to online formats for shopping. These days on line retailing is attracting many customers in many countries and in some cases like Dell Computers, Amazon.com, flicker, Dubizzle souq.com, myntra and e-bay has already established a remarkable success and worldwide popularity. With the invention of new and advanced technology of Internet, many retailers have now moved towards the online retailing. Many of the retailers who perform their businesses primarily through physical stores, in addition have now added this new format of online retailing in their operations. For example, Dell, Apple, Carrefour, Geant and many more companies serve their customers through both the modes i.e. the physical stores and online stores.

Online retailing has already evolved and accepted at large in many developed countries such as United States, U.K. and Europe; but in many Asian countries, it is still in the evolving phase.

Dubai mainly famous as a tourist destination and is mainly considered as a shopping attraction place in the United Arab Emirates and in the whole Middle East, offers customers a wide variety of retail outlets mainly located within the super markets and huge shopping malls; but the culture of online retailing is yet at its infancy. Some of the examples of online retailers in U.A.E are souq.com, dubizzle.com, boutique1.com, emiratesavenue.com and nahl.com; but how customers respond to online buying is yet to be checked. The proposed study is aimed with the basic objective of knowing the shoppers’ attitude towards online retailing and what are the future prospects of this retail format in UAE.

Overall, the retail market in UAE has grown spectacularly over the past five years, with total sales up 50 per cent to US$19.75 billion (Dh72.54bn), according to Euromonitor, a data provider. But experts are now divided on whether the sector is booming or merely spluttering along, with many retailers claiming to be experiencing "the best of times", while other stores are much less buoyant.

Euromonitor predicts UAE retail sales to grow just 1 per cent this year (2013), some way below the Ministry of Economy's GDP predictions of 3 per cent. "Within retailing, different channels are performing differently, with supermarkets and hypermarkets registering healthy growth, while channels such as jewelers and independent small grocers are faring badly and registering negative growth," said Sana Toukan, the research manager for Euromonitor in the Middle East.
Online retail not a newly in 21st century but the basic philosophy of Online Retail is that people have low time and have a lot of works to do, due to these, businesses started research on how to save our customers’ time and on the other hand how to increase our sales. For finding the answers of these questions they conducted lot of researches on different topic during the revolution of IT stage and came to know that they should start their business through Online system and should upgrade as IT age is upgrading and so they develop a concept of Online Retailing Strategy.

One of the UAE’s biggest retail executives has described online shopping as ‘boring’ and doesn’t believe it will ever replace physical stores. Mohi-din BinHendi, president of BinHendi Enterprises, which is the partner for 75 brands in the UAE, says online shopping will never be a big market for the “Jet-Set” of luxury shoppers.

"You do not interact with anybody but only a screen and your fingertips. In malls you walk around, mingle with people and feel the products," said Mr BinHendi at the InRetail Summit held today in Dubai.

"Shopping for luxury goods, clothes and jewelry, I do not think it will ever happen that online will take away this pleasure for shoppers. Online shopping will never replace what we have today," he added. But many executives disagree with Mr BinHendi’s assessment and believe online shopping is rapidly set to become popular among consumers.

"Every retailer needs to think about online," said Nisreen Shocair, the president of Virgin Middle East and North Africa. "I do not think it is an option, it is a matter of when."

Virgin continues to invest in expanding its physical stores, but also plans to launch an online digital music download before the end of the year. Price and convenience will be the two factors driving shoppers online as consumers increasingly value time saved. Shocair said. "If there are some brands that have not given [retailers] the option to go online, then this is the next conversation to be had," she added.

JPMorgan forecasts global e-commerce revenues to grow dramatically this year, up 18.9 per cent to US$680 billion (Dh2.49 trillion) compared to last year.

But e-commerce has been slow to take off in the Middle East where just 6 per cent internet users regularly shop online, according to a recent survey by the Dubai market research company Real Opinions.

Simon Marshall, chief executive of Fawaz Alhokair, a Saudi-based retailer with more than 1000 stores around the Middle East, forecasts online sales to make up 20 to 25 per cent of total sales within five years.

"Online is a massive opportunity. It's significant for us," he said.

Above are the views of some veterans of UAE and Middle East retailers, who clearly are divided on the issue of Online retailing.

Online Retailing Strategy has suffered both from over-hype and underestimation. The former led to the dot-com bubble, when companies were valued according to how many people viewed their web sites rather than how much revenue and profit they generated; the latter has meant that even exceptionally successful online retail and e-commerce businesses have been ignored by the market, especially in small markets.

Keeping all above in mind research was conducted to find an objective perspective on both the status and potential of online retail, and develop a framework within which to assess its applicability to the current competitive environment and internal strategic demands in UAE.

Research Objectives:

The primary objective of this research paper is to generally examine and analyze the scope and future of online retailing in U.A.E. In order to get more accurate results, the main objective of this research would be divided into very specific contexts which all explored the concept of online retailing in U.A.E, at the final point. One particular concept to examine would be to find out the current attitude of the U.A.E population towards online shopping on U.A.E based web stores.

Furthermore, it is vital to identify what this population would look to buy in general and specify which category of products they would be mostly interested in.

The other area to look at is to find out what commonly motivates the customers to go online and buy their preferred items instead of going to a physical shop. Finally, to discover how a typical online retailer would perform in U.A.E in terms of security, costs, product offerings, and attracting customers.

The final stage includes an analysis of the information and findings, hence a more in depth look at the whole issue. Therefore, a conclusion would be drawn to foresee the future of online retailing in the UAE and how to succeed in this particular field.

To summarize, the study targeted:

(i) To evaluate attitude of various types of customers towards online retailing.
(ii) To examine the direction adopted by shoppers towards Online shopping; with special reference to United Arab Emirates
(iii) To analyze the future of online retailing in U.A.E
(iv) To design conceptual framework towards finding variables responsible for On Line Retailing & validating important variables to factors for designing Model.
(v) To bring out suggestive recommendations if any towards positive development of agencies responsible for Online Retailing.

Statement of Hypotheses:

(i) There is no difference in awareness of male and female customers about online shopping (Ho1).
(ii) There is no difference in key problems encountered by of male and female customers about online shopping (Ho2).
(iii) Online shopping behaviour is not independent of age of customers (Ho3)

METHODOLOGY

For Undertaken Research: This study is an Exploratory in nature, both Primary and Secondary data is deployed in the study. Secondary data is collected from one hundred twenty five academic journals, e journals from different parts of the world which included USA, Malaysia, Singapore, UK, China, India, Taiwan, Canada, France, Denmark, UK, England, New Zealand, Belgium, South Korea, Spain, Hong Kong, Italy, Greece, Croatia, Thailand, Israel, Finland, Saudi Arabia, Germany, Kuwait, Netherland and many more countries and text books for literature review, whereas Primary data is collected by executing an online survey and personal interviews from 460 respondents on the topic. Judgmental approach of sampling is used in the study and respondents were selected by using convenience and judgment sampling methods. Collected data is analyzed by using appropriate statistical methods details of which is mentioned in the subsequently. Frequency distribution tables and pie charts and bar diagrams are used to present and compare the findings and interpreting the results.

UAE has been selected for the research population and the type of samples and the number of questions were determined on the basis of meeting the information requirements for the research. Although the selected samples were limited to people living in UAE region, and it was assumed that the samples from UAE might have represented the whole situation of Online Retailing in GCC. Therefore, the research results might be generalized to all GCC countries but strictly speaking, this generalization is limited.

This research rarely falls neatly into only one philosophical domain. This research too is mixture between positivist and interpretivist, perhaps reflecting the stance of realism. The Logic of this Research employed Inductive as well as Deductive (or dialectic) processes. The first part of the research is deductive in nature – variables/indicators/drivers/barriers are identified through Literature Review, framework is designed using Pilot Study, framework is refined by Questionnaire. The remaining part of the Research is Inductive – the Refined Framework is applied to real establishment and analysis is done to refine the framework

“A Pilot study has provided an opportunity to test out some of the research objectives thus enabling the research to make necessary changes or amendments before the primary data was collected. Pilot study interview questionnaire instrument has been created on basis of literature review and discussion. This survey instrument has been used to elicit information from a sample set of people and practitioners. This information then has been analysed qualitatively and used for creation of Framework. This Framework was then used in the Research Development phase.”

The Research activities included data collection through Semi-Structured Interviews, Traditional Questionnaire, Web Questionnaire, Pilot Study, Expert Opinion Study, Case Study methods etc. This phase also included Quantitative analysis of data and refining the Framework created in the Planning Phase. The refined Framework was then used in the Research Validation phase.

The final phase of the Research, is the Validation Phase and its objective were to validate the research findings. This was done through a Case Study method. The data collected by this method has been analysed and the final findings were critically examined to draw conclusions and future Research Recommendations. Successful completion of the activities of this phase signified the completion of the research process. This was then being followed by a thesis write-up phase.

For undertaken Research: UAE has been selected for the research population and the type of samples and the number of firms were determined on the basis of meeting the information requirements for the research. Although the selected samples were limited to people living in UAE region, and it was assumed that the samples from UAE might have represented the whole situation of Online Retailing in GCC. Therefore, the research results might be generalized to all GCC countries but strictly speaking, this generalization is limited. Pilot Questionnaire was administered by way of structured questionnaires in person to forty respondents to find out suitability of questions and overall structure of the questionnaire and it was found the pilot questionnaire is appropriate to be served to main respondents. A Pilot study provided an opportunity to test out some of the research objectives thus enabling the researcher to make necessary changes or amendments before the primary data was collected. Pilot study interview questionnaire instrument was created on basis of literature review and discussion. This survey instrument was used to elicit information from a sample set of people and practitioners. This information was analysed qualitatively and used for creation of Framework. This Framework was used in the Research Development phase. Sampling use was judgmental sampling.

Questionnaire was served to 1500 people through mail using Google forms as main basis. Five Hundred twenty-five people responded. After cleaning was performed exact four hundred sixty clean responses were considered. Respondents included working professionals, Households, students and UAE population at large whose minimum qualification was under graduate. However, qualification mix of respondents included graduates, post graduates, Professional degree holders and PhD scholars.
RESULTS

| Table 5.16 Shows: descriptive variable’s Mean, Standard Deviation and Variance Analysis: Descriptive Statistics |
|-------------------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Descriptive Statistics                          | N    | Range | Minimum | Maximum | Sum  | Mean | Std. Deviation | Variance |
| Online Shopping is convenient.                  | 460  | 4     | 1       | 5       | 1785 | 4.88 | 908            | 824      |
| Online Shopping has variety                     | 460  | 4     | 1       | 5       | 1818 | 3.95 | 911            | 830      |
| Online Shopping saves time.                     | 460  | 4     | 1       | 5       | 1922 | 4.18 | 847            | 718      |
| Internet Self Efficacy leads to Online Shopping. | 460  | 4     | 1       | 5       | 1676 | 3.64 | 897            | 805      |
| Good Transaction Services lead to Online Shopping| 460  | 4     | 1       | 5       | 1767 | 3.84 | 990            | 979      |
| Utilitarian Shopping values leads to Online Shopping | 460  | 4     | 1       | 5       | 1700 | 3.70 | 900            | 809      |
| Personal Satisfaction Leads to Online Shopping  | 460  | 4     | 1       | 5       | 1739 | 3.78 | 962            | 926      |
| Online shoppers see perceived usefulness in Shopping. | 460  | 4     | 1       | 5       | 1774 | 3.86 | 833            | 694      |
| Online shopping depends upon characteristics Technical Complexity of the goods to be purchased | 460  | 4     | 1       | 5       | 1743 | 3.79 | 932            | 868      |
| Privacy concern is one of the reasons to go for online shopping | 460  | 4     | 1       | 5       | 1519 | 3.30 | 1.120         | 1.315    |
| Store/Brand Loyalty leads to physical shopping. | 460  | 4     | 1       | 5       | 1772 | 3.85 | 1.025         | 0.550    |
| Shoppers prefer physical shopping due to negative word of mouth for E Retailing | 460  | 4     | 1       | 5       | 1651 | 3.59 | 1.035         | 0.700    |
| Higher Ego related needs lead to physical shopping. | 460  | 4     | 1       | 5       | 1532 | 3.33 | 1.147         | 1.315    |
| Mall preference leads to physical shopping.      | 460  | 4     | 1       | 5       | 1769 | 3.85 | 954            | 911      |
| Social Pressure leads to physical shopping.      | 460  | 4     | 1       | 5       | 1483 | 3.23 | 1.195         | 1.427    |
| Special Promotional Offers lead to physical shopping | 460  | 4     | 1       | 5       | 1377 | 3.99 | 978            | 956      |
| There is correlation between Per Capita Income & shopping online | 460  | 4     | 1       | 5       | 1605 | 3.49 | 955            | 913      |
| More internet usage would impact E Shopping.     | 460  | 4     | 1       | 5       | 1783 | 3.88 | 922            | 850      |
| Expert/Celebrity endorsements of online shopping can positively impact it. | 460  | 4     | 1       | 5       | 1714 | 3.73 | 1.051         | 1.106    |
| Online shopping is independent of reputed online retailer brands/product authorized retailer web sites. | 460  | 4     | 1       | 5       | 1620 | 3.52 | 1.026         | 1.052    |
| International rating of online shopping site can increase online retailing | 460  | 4     | 1       | 5       | 1805 | 3.92 | 915            | 837      |
| Majority of expatriates, who live alone and face loneliness & perceived social support are more likely to use internet and shop online | 460  | 4     | 1       | 5       | 1560 | 3.39 | 1.179         | 1.389    |
| Guaranteed money refund of purchased product impacts online shopping positively. | 460  | 4     | 1       | 5       | 1818 | 3.95 | 1.045         | 0.941    |
| Web site characteristics encourages buying online. | 460  | 4     | 1       | 5       | 1835 | 3.99 | 925            | 856      |
| Concept of Mega Malls discourages online retailing. | 460  | 4     | 1       | 5       | 1658 | 3.60 | 1.056         | 1.115    |
| In UAE focus is on physical retailing (as it being a major source of revenue and employment generation) | 460  | 4     | 1       | 5       | 1604 | 3.92 | 926            | 857      |
| To seek better margin, organizations are encouraged to physically retail their specific higher margin model themselves rather through E Retailing | 460  | 4     | 1       | 5       | 1665 | 3.62 | 952            | 907      |
| The burst of social networking would encourage retailing among its users. | 460  | 4     | 1       | 5       | 1785 | 3.88 | 964            | 929      |
| Multimedia S/W, would encourage E Retailing for Non E Retail buyers | 460  | 4     | 1       | 5       | 1708 | 3.71 | 984            | 968      |
| Post purchase experiences lead to higher repurchase online. | 460  | 4     | 1       | 5       | 1781 | 3.87 | 998            | 997      |
| Strict complaint addressing system for online purchases encourages E Shopping. | 460  | 4     | 1       | 5       | 1807 | 3.93 | 927            | 860      |
| New trend of downloadable mobile apps encourages people to shop online | 460  | 4     | 1       | 5       | 1877 | 4.08 | 934            | 872      |
| Peer/colleague recommendation would encourage even non-internet user to go for online shopping. | 460  | 4     | 1       | 5       | 1749 | 3.80 | 1.011         | 1.022    |
| Enjoyment in earlier Dollar amount spent on Shopping encourages E Shopping. | 459  | 4     | 1       | 5       | 1597 | 3.48 | 967            | 936      |
| Before buying physically one often visits various shopping sites for seeking product price information, and product comparison | 460  | 4     | 1       | 5       | 1866 | 4.06 | 929            | 864      |
| Online shopping is virtue for old age people/physically challenged/Special Need people provided online shopping is easy and safe. | 460  | 4     | 1       | 5       | 1647 | 3.58 | 1.192         | 1.421    |
Cronbach Alpha Reliability Factor Analysis:
After the analysis of mean, standard deviation and variance, the factor analysis was applied on data collected. The objective of applying factor analysis was to collapse large number of variables into few interpretable underlying factors. In E Retailing there are number of variables which are having similar pattern of responses because they are all associated with latent variable. Each factor records certain amount of overall variance in the observed variables and the factors are always listed in order of how much variation they explain.

Table 5.28 gives complete view of factors and associated variables along with value of alpha. The factors have been named in such a manner that they can represent the variables associated with it. There were total 36 descriptive factors on which Cronbach Alpha Factor analysis was applied. Of these thirty-five factors gave Nine cohesive factors and one factor was left out as single factor did not have the another factor to form the group.

Of these thirty-five factors first set of four variables were grouped together with Alpha value of 0.71. The nomenclature given to first group was E Retailing Enablers (EE) as these variables make shoppers enable E Retailing.

The second set of seven variables (One variable with lower value of 0.415 of Strict complaint addressing system was left out to be grouped with more relevant set of variable, so effectively six variables) grouped together as factor and was
nomenclature as E Retailing Governors (EG). This set included variables namely Characteristics / Technical Complexity of the goods to be purchased, Web site characteristics, Guaranteed money refund, More internet usage, Mall preference, Special Promotional Offer with Alpha value of 0.69. Looking at variables it is believed that these variables really govern E Retailing and oversee and rule that without these set of variables E Retailing may lose focus on shoppers.

The third set of factor comprised of five variables namely Personal Satisfaction, Utilitarian Shopping values, Perceived usefulness, Good Transaction Services, Internet Self Efficacy with Alpha value of 0.72 (highest among all variables) were nomenclature as E Retailing Booster (EB). Looking at variables it shows these set of variables really enhance and lift the mood of shoppers to E Retailing.

The fourth set consisted of five variables (One variable with lower value of 0.415 which is Mall Preference leads to Physical Retailing was left out to be grouped with more relevant set of variables, so effectively four variables) grouped together as Peer/colleague recommendation, New trend of downloadable mobile apps, Enjoyment in earlier Dollar amount spent, Strict complaint addressing system with Alpha value of 0.66 was nomenclature as E Retailing Aider (EA). These variables really support the shoppers for E Retailing.

The fifth set consisted of three variables namely Higher Ego related needs, Negative word of mouth, Social Pressure with Alpha value of 0.60 were nomenclature as E Retailing Traitors (ET). These variables actually act as conspirator and support physical retailing. These set of variables collaborate more with Brick and Mortar shopping. These variables are dominant in UAE.

The sixth set consisted of four variables namely Burst of social networking, Multimedia S/W, Post purchase experiences, Store/Brand Loyalty with Alpha value of 0.61 were nomenclature as E Retailing Modernizers (EM). Out of these burst of social networking sites and Multimedia S/W, (that makes product demonstration, attributes & characteristics look better) encourage and helping spread E Retailing for Non E Retail buyers in place like UAE. And Store/Brand Loyalty along with post purchase experience does help shoppers towards Brick and Mortar shopping. But it is felt that these variables in today’s scenario loosing importance as physical retailing is becoming more of two days (weekend days and holidays) week shopping.

The seventh set consisted of four variables namely Online shopping is independent of reputed online retailer brands/product authorized retailer web sites, International rating of online shopping site, Expert/Celebrity endorsements of online shopping, (One variable with lower value of 0.411 which is Majority of expatriates, who live alone and face loneliness & perceived social support are more likely to use internet and shop online was left out to be grouped with more relevant set of variables, so effectively four variables) with Alpha value of 0.60 was nomenclature as E Retailing Impactors EI). These variables indeed are making difference in today’s scenarios. More and more of E Retailers using celebrity endorsement to encourage shoppers for E Retailing. Shoppers mainly do not look for brand’s/Company’s web sites rather visit popular E Retailing web sites to choose preferred brands.

The eighth set consisted of four variables namely Per Capita Income & shopping online, Concept of Mega Malls, Source of revenue and employment generation, to seek better margin, organizations are encouraged to physically retail their specific higher margin model themselves rather through E Retailing with Alpha value of 0.61 were nomenclature as E Retailing Limiters (EL). These variables indeed are restrainers on E Retailing and supporting Brick and Mortar shopping. These variables have been well exploited by physical retailers, companies for seeking better margins for certain models of their product lines and governments to boost income levels for inhabitants.

The ninth set consisted of three variables namely Privacy concern is one of the reasons to go for online shopping (Products you may not like to buy in public), Majority of expatriates, who live alone and face loneliness & perceived social support are more likely to use internet and shop online (One variable Store/Brand Loyalty leads to physical shopping with lower value of 0.424 has already been aligned with more relevant set of variables) with Alpha value of 0.35 were nomenclature as E Retailing Discretors (ED). These variables really did not make much impact on E Retailing and were mainly detached from all other variables.

The last variable which was left alone was Online shopping is virtue for old age people/physically challenged/Special Need people provided online shopping is easy and safe. This variable couldn’t be aligned with any other variables because of security and safety concern for referred set of shoppers.

**E Retailing Enablers (EE):**

The first Factor has been named as E Retailing Enablers (EE) has variables like E Retailing has variety, it is convenient, saves time and seeking product price information and comparison. The high score of 0.71 shows high reliability and low error rate of 0.49. The score also confirms that there is uni-dimensionality among variables pointing that in today’s time of busy life and life style, factor like E Retailing Enablers (convenience, time saving, variety at one place sitting inside your home and seeking product information) make shopping comfortable rather adds value to it. The E Retailers should always incorporate these factors while planning their retailing.

**E Retailing Governors (EG):**

The second factor has been named as E Retailing Governors (EG) and it has variables like Characteristics / Technical Complexity of the goods to be purchased, Web site characteristics, Guaranteed money refund, More internet usage, Mall preference, Special Promotional Offer with Alpha value of 0.69 and error score of 0.52. Actually looking at variables carefully it would be noticed that there is continuous struggle and fight among variables to shift shoppers between E Retailing and Brick and Mortar shopping. These variable indeed govern the shoppers from shifting to either mode of shopping.
E Retailing Boosters (EB):
The third factor has been named as E Retailing Booster (EB) and it has variables like Personal Satisfaction, Utilitarian Shopping values, Perceived usefulness, Good Transaction Services, and Internet Self Efficacy with Alpha value of 0.72 (Highest among all factors) and error score of 0.42. The variables covered are real supporter of E Retailing and has impacted E Retailing for decades. The fact is further supported by higher value which shows uni-dimensionality among variable as unique factor.

E Retailing Aiders (EA):
The fourth factor has been named as E Retailing Aiders (EA) and it has variables like Peer/colleague recommendation, New trend of downloadable mobile apps, Enjoyment in earlier Dollar amount spent, and Strict complaint addressing system with Alpha value of 0.66 and error score of 0.56. Out these variable new trends like down loadable mobile apps have revolutionized the E Retailing. In UAE though these apps are more used for the purpose of E Commerce rather than E Retailing which clearly shows these apps are making revolution but government is making more usage in constructive way than public. Though there is no single body at country level except people are still reporting complaints to Cyber Police, who cautions people. General awareness and social advertising can help to an extent to prevent people from getting into clutches of such fake E Retailers. But all the variables in this factor segment are encouraging.

E Retailing Traitors (ET):
The fifth factor has been named as E Retailing Traitors (ET) and it has variables like Higher Ego related need, Negative word of mouth, and Social Pressure with Alpha value of 0.60 and error value of 0.64. Though the Alpha value is not very high but this factor in UAE context has lot of importance. The variables like Higher Ego related need, social pressure and negative word of mouth does play important role and encouragement for customers to go for Brick and Mortar shopping. Researchers feels just border line value of Alpha is due to lower number of locals as respondents. Close look at variables would point that these variables are really are defectors and deserters of E Shopping.

E Retailing Modernizers (EM):
The sixth factor has been named as E Retailing Modernizers (EM) and it has variables like Burst of social networking, Multimedia S/W, Post purchase experiences and Store/Brand Loyalty with Alpha value of 0.61 and error factor of 0.62. If e-Retailers need to attract and retain satisfied online shoppers, they need to know what evaluative criteria consumers use when selecting an e-Retailer. Four main e-shopping characteristics are Merchandise, Interactivity – the customer support and service that customers can receive from the Internet, just as they can from a salesperson in a brick and mortar store, Reliability – an e-Retailer’s good reputation, plus security and privacy Navigation characteristics – the time taken to get to an e-Retailer’s homepage, and to download the E-Retailer’s Web pages. Undoubtedly variables under this factors are reformers and trendsetters for E Retailing.

E Retailing Impactors (EI):
The seventh factor has been named E Retailing Impactors (EI) and it has variables like Online shopping is independent of reputed online retailer brands/product authorized retailer web sites, International rating of online shopping site, Expert/Celebrity endorsements of online shopping, with Alpha value of 0.60 and error value of 0.64 These variables indeed are making difference in today’s scenarios. More and more of E Retailers using celebrity endorsement to encourage shoppers for E Retailing. Shoppers mainly do not look for brand’s/Company’s web sites rather visit popular E Retailing web sites to choose preferred brands

E Retailing Limiters (EL):
The eighth factor has been named as E Retailing Limiters (EL) and it has variables like there is correlation between Per Capita Income & shopping online, Concept of Mega Malls (which have multiple high end retail channels catering lifestyle of local society, attractiveness of malls, shopping incentive) discourages online retailing. In UAE (Specially Dubai)’s focus is on physical retailing (as it being a major source of revenue and employment generation) and To seek better margin, organizations are encouraged to physically retail their specific higher margin model themselves rather through E Retailing with Alpha value of 0.61 and error factor of 0.62. In UAE since Tourism is focus area of Government So Malls with multiplexes such as cinema theatres, food courts, play places for children are becoming the center for family outings specially for tourist. Demographic profile variables correlate significantly with perceived risk and intention to adopt an online retailer. Specifically, if a consumer has higher income, higher education and he/she (or his/her core family) owns a home, he/she tends to perceive less risk in online shopping and to have a higher intention to adopt an online retailer; in UAE in the absence of these, online shopping tends to be low. Revenue is important to Government as they high obligation towards national income thus Brick and Mortar shopping is boosted as it makes huge source of Government and national income as rent. Keeping above in mind researcher feels variables mentioned in this factor are real limiters of online shopping.

E Retailing Enablers (EE):
The factors and the variables on the basis of which primary data was collected and analyzed were further grouped to form ten factors. Out of these one factor had only one variable thus was left out and researcher was left with nine factors. These factors were further analyzed with their respective set of variables and were nomenclature with best suited names. From these a relational direction of model of E Retailing was developed.
E Retailing Enablers (EE) are led by variable Online Shopping saves time, followed by before buying physically one often visits various E shopping sites for seeking product price information, and product comparison which in turn saves time, even one is buying offline (Brick and Mortar). Experiential features need to be implemented in a way that does not interfere, with the goal-directed orientation of most online buyers (Mary C. Gilly a & Mary Woffinbarger 2000). Product involvement can influence consumer acceptance of online shopping, but their influence varies according to product types (Jiunn-Woei Lian, Tzu-Ming Lin 2007). The physical retailing requires more space incase retailer wants to offer variety which needs bigger store, thus more rent which in turn makes price of product higher. Whereas, in E Retailing huge variety can be offered by having higher disc storage capacity which is easy to maintain and rather less inexpensive as compared to physical retail storage. Internet shopping mall consider the Web site not merely as an information system but also as a virtual store which provides the full stages of purchasing process of finding, ordering, and receiving. The dual nature of the online consumer as a tradition shopper and a Web user implies that the offline features are just as important to retain customers as online quality factors (Tony Ahn, Seewon Ryu, Ingoo Han 2004). Convenience is biggest asset of E Retailing. Saving time, avoiding traffic, finding parking all consumes time which is precious in today life style, so online shoppers seek convenience, which is also confirmed by Internet shoppers are more convenience seekers, innovative, impulsive, variety seekers, and less risk averse than Internet non-shoppers are. Internet shoppers are also less brand and price conscious than Internet non-shoppers are. Internet shoppers have a more positive attitude toward advertising and direct marketing than nor shoppers do. (Naveen Donthu Georgia State University Adriana Garcia United Parcel Service 1999). So saving time, seeking variety, having convenience and comparison before buying for ease and avoiding hustles are led by E Retailing Factor of E Retailing Enablers (EE). Low price, better quality, and availability of a variety of routes to shopping also influence shoppers’ behavior in urban markets. Hence, shopping malls and large retailers located in malls should strive to achieve operating efficiencies by making malls attractive, lowering prices, and opening multichannel retailing options to customers. Such strategies would enable retailing firms to sustain increasing competition and gain a larger market share (Rajagopal 2005 – 2008).

E Retailing Governors (EG):
The next factor is E Retailing Governors (EG) and it has variables like Characteristics / Technical Complexity of the goods to be purchased, Web site characteristics (like design, multiple contact points alternative Ordering, good product search & comparison matrix, the number of monthly & quarterly changes, and accessibility from other web pages) encourages buying online, Guaranteed money refund on return) of purchased product impacts online shopping positively., More internet usage, Mall preference, Special Promotional Offer lead to physical shopping is led by variable Special Promotional Offers lead to physical shopping followed by web site characteristics encourages buying online.

The E Retailing Governors were given nomenclature as all the variables are impacting each other and buyers who are confused between online and physical retailing specially in place like United Arab Emirates where physical retailing is more prevalent because of government focus on hospitality, retail and trading. Consumers perceive Internet shopping to be of higher risk than in-store shopping; hence only less risk averse consumers are more likely to use Internet shopping services. The results confirm earlier findings that money-back guarantee is the most important risk reliever, followed by offering a well- known brand and a price reduction (Dirk Van den, Poel Joseph Leunis 1999). The high importance placed by the consumers on reference group appeals as
effective risk reliever gives Internet marketers a great opportunity to incorporate reference group influences in their advertising and promotional strategies in Internet marketing (Soo Jiuan Tan 1999).

Table 5.20 Showing Statistics of Factor E Retailing Governors (EG)

| E Retailing Governors (EG):                        | N  | Range | Minimum | Maximum | Sum  | Mean   | Std. Deviation | Variance |
|---------------------------------------------------|----|-------|---------|---------|------|--------|----------------|----------|
| Online shopping depends upon characteristics      | 600| 4     | 1       | 5       | 1743 | 3.79   | 952            | 868      |
| Guaranteed money refund                            | 600| 4     | 1       | 5       | 1818 | 3.95   | 1,045          | 1,091    |
| Website characteristics like design               | 600| 4     | 1       | 5       | 1835 | 3.99   | 925            | 856      |
| Mall preference leads to physical                  | 59 | 4     | 1       | 5       | 1769 | 3.85   | 954            | 911      |
| Special Promotional Offers lead to physical shopping| 600| 4    | 1       | 5       | 1837 | 3.99   | 978            | 956      |
| More internet usage would impact E Shopping       | 600| 4     | 1       | 5       | 1783 | 3.88   | 922            | 850      |

However, Web site characteristics (like design, multiple contact points alternative Ordering, good product search & comparison matrix, the number of monthly & quarterly changes, and accessibility from other web pages) can make little impact to those buyers who if try online would definitely appreciate how different, convenient and easy it is to shop online. Specially the tourist product corresponds to a complex purchase which involves the consumer and leads him/her to search for information before making a definite choice. The consumer tries to materialize the service he/she chooses and also tries to reassure him/herself in order to justify his/her choice. He/she refers to the product’s prevailing characteristics and also to secondary information perceived during negotiation with professionals, and which are likely to influence the final purchasing decision (Patrick Legohérel Jacques Fischer-Lokou Nicolas Guéguen 2000). The variables present in this factor are dominant in physical retail through features like demonstration, salesperson role, two ways communication etc. If e-tailers want to attract and retain satisfied online shoppers, they need to know what evaluative criteria consumers use when selecting an e-tailer. Four main e-shopping characteristics are Merchandise, Interactivity – the customer support and service that customers can receive from the Internet, just as they can from a salesperson in a brick and mortar store, Reliability – an e-tailer’s good reputation, plus security and privacy Navigation characteristics – the time taken to get to an e-tailer’s homepage, and to download the e-tailer’s Web pages (Heejin Lim, Alan J. Dubinsky 2004). A continuous impact of these variables on each

Other and corresponding variables in physical retailing make this factor as governors. The effort of E Retailers should be to make these variables as effective as possible so that shift can take place towards E Retailing. Guaranteed money refund is crucial in attracting consumer on online shopping if he/she is not satisfied as this refund is available to them in physical retailing coupled with complain system local authorities. So if a buyer is not satisfied with the transaction, the seller must consider whether to offer compensation, such as return or refund. Reputation is critical to reducing buyers’ perception of risk, whether in offline or online transactions, but its influence on auction success and the winning bid may be reduced when many sellers have the same or better reputation (Chung-Chi Shen, Jyh-Shen Chiou, Biing-Shen Kuo 2004).

Malls are able to use integrated marketing communication and offer family outings by have multiplexes, kids play area, food courts etc. In contrast to this E Retailers find it difficult to compete. Malls with multiplexes such as cinema theatres, food courts, play places for children are becoming the center for family outings. Small retailers have improved their service to cater to Indian consumers. Credit limits and home service are helping them to hold on to their customers.
Retailing focus is changing towards satisfying the different hierarchy of needs of customers. Americans, arguably the biggest spenders in the world, have to make do with just about four shops per 1,000 populations. Singapore, the shoppers’ paradise, has a similar density. England (rather, the UK), once scathingly referred to by Napoleon as a nation of shopkeepers is only marginally better it has nearly five shops for every 1,000 persons (R.K. Srivastava 2008) We can find similar trend in UAE which is considered shopping heaven for GCC, Middle East & MENA region. Four main e-shopping characteristics are Merchandise, Interactivity – the customer support and service that customers can receive from the Internet, just as they can from a salesperson in a brick and mortar store, Reliability – an e-retailer’s good reputation, plus security and privacy Navigation characteristics – the time taken to get to an e-retailer’s homepage, and to download the e-retailer’s Web pages (Heejin Lim, Alan J. Dubinsky 2004). Further Thus, it is crucial that retailers provide such information to consumers prior to requiring them to place an item of interest in their shopping cart (Angeline G. Close, Ph.D., Monika Kukar-Kinney, 2009). The E Retailing Governors (EG) effort should be encouraging customer to have more and more internet usage as it is researched that more internet usage leads to more online shopping. Internet usage and online shopping perception of convenience, which in turn influence their online shopping behaviors (Lingfei Wu, Yi Cai and Dehuan Liu 2005). Besides all other variables if incorporated to maximum extent for customer to experience it would be god for E Retailers to impact physical shopping buyers.

E Retailing Boosters (EB):
This factor in the model is E Retailing Boosters (EB) and it has variables like Personal Satisfaction Leads to Online Shopping., Utilitarian (Useful/Practical) Shopping values leads to Online Shopping., Online shoppers see perceived usefulness in E Shopping. Good Transaction Services lead to Online Shopping (Transaction Services: security, product guarantees, safety of information, privacy, and delivery/customer service) and Internet Self Efficacy leads to Online Shopping. (Self- Efficacy: belief in one's capabilities to achieve a goal or an outcome)

The E Retailing Boosters were given nomenclature as all variables in this factor pertain to usefulness of E Shopping. The factor is led by factor Online shoppers see perceived usefulness in E shopping, followed by Good Transaction Services lead to Online Shopping (Transaction Services: security, product guarantees, safety of information, privacy, and delivery/customer service) and others. E Retailers in order to compete with physical shopping have to be boosting all variables so shift can take place. Usefulness, ease of use, and security were found to be significant predictors of attitude towards on-line shopping, but privacy was not. Further, intention to use on-line shopping was strongly influenced by attitude toward on-line shopping, normative beliefs, and self-efficacy (Leo R. Vijayasarathy 2002).
Perceived usefulness and perceived ease of use factors are valid predictors of behavioral intention. Perceived ease of use has positive direct effect on perceived usefulness.

Perceived usefulness and satisfaction influenced loyalty intention towards online shopping. Perceived ease of use acts indirectly on loyalty intention through the mediating effect of perceived usefulness. The development of self-efficacy judgments (e.g., enactive mastery, vicarious experience, verbal persuasion and physiological responses) would help to further validate the Internet self-efficacy scale presented in this study as well as increase our overall understanding of Internet use. There is consistent evidence of the construct validity of Internet self-efficacy. Internet self-efficacy was positively correlated to Internet usage, prior Internet experience, and outcome expectancies, as Social Cognitive theory suggests it should be, and negatively correlated with measures it should be inversely related to, such as Internet stress and self-disparagement. Internet self-efficacy was also unrelated to measures of general psychological well-being, including depression, loneliness, perceived social support and life stress, ruling out the competing hypothesis that self-efficacy merely reflects a generally positive outlook. (Matthew S. Eastin, Robert LaRose 2000)

Table 5.21 Showing Statistics of Factor E Retailing Boosters (EB)

| E Retailing Boosters (EB): | N  | Range | Minimum | Maximum | Sum | Mean | Std. Deviation | Variance |
|---------------------------|----|-------|---------|---------|-----|------|----------------|----------|
| Internet Self Efficacy leads to Online Shopping | 460 | 1-5 | 1 | 5 | 1676 | 3.64 | .897 | .805 |
| Utilitarian Useful Practical Shopping values leads to Online Shopping | 460 | 1-5 | 1 | 5 | 1700 | 3.70 | .900 | .809 |
| Personal Satisfaction Leads to Online Shopping | 460 | 1-5 | 1 | 5 | 1739 | 3.78 | .962 | .926 |
| Online shoppers see perceived usefulness in E Shopping | 460 | 1-5 | 1 | 5 | 1774 | 3.86 | .833 | .694 |
| Good Transaction Services lead to Online Shopping | 460 | 1-5 | 1 | 5 | 1767 | 3.84 | .990 | .979 |

In utilitarian shopping consumer’s attitudes, expectations, and preferences for interactive shopping may differ from those held in the physical retail shopping environment for identical products. Consumers may, in general expect to find more enjoyment in interactive environments than they do when shopping in physical environments. Service quality plays a significant role in increasing both utilitarian and hedonic shopping values. Research also shows that the impact of quality factors on Internet shopping values and subsequent repurchase intention are high.

All in all, E Retailing boosters like perceived usefulness, good transaction services, personal satisfaction, utilitarian shopping values and Self efficacy can make real difference when it comes to targeting switchers from physical to online shopping specially in country like UAE. Research also shows that intention to use the Internet to search for information was not only the strongest predictor of Internet purchase intention but also mediated relationships between purchasing intention and other predictors (i.e., attitude toward Internet shopping, perceived behavioral control, and previous Internet purchase experience) (Sejin Ha, Leslie Stoel 2008)

**E Retailing Aiders (EA):**

This factor is named as E Retailing Aiders (EA) and it has variables like Peer/colleague recommendation would encourage even a non-internet user to go for online shopping,. New trend of downloadable mobile apps encourages people to shop online. Enjoyment in earlier Dollar amount spent on E Shopping encourages E – Shopping, and Strict complaint addressing system for online purchases encourages E Shopping.
The group is led by variable New trend of downloadable mobile apps encourages people to shop online. The other variables too aid customers to go for online shopping. Many online companies now offer rating systems that evaluate recommenders in terms of how credible they have been across a number of product recommendations and over time. These rating systems have become popular on online retail sites such as Amazon.com, where consumers can provide ratings (one to five stars) along with an explanation of their rating. Consumers prefer peer and editorial recommendations over other types of effort-reducing cues that might be available during online search. As such, retailers must consider a number of factors including recommender characteristics, shopping goals, and product characteristics in their bid to provide consumers with the appropriate type of recommendation for their respective decision-making task (Donnavieve Smith, Satya Menon, And K. Sivakumar 2005).

| E Retailing Aiders (EA): | N | Range | Minimum | Maximum | Sum | Mean | Std. Deviation | Variance |
|-------------------------|---|-------|---------|---------|-----|------|----------------|----------|
| Peer colleague recommendation | 460 | 4 | 1 | 5 | 1749 | 3.80 | 1.011 | 1.022 |
| New trend | 460 | 4 | 1 | 5 | 1877 | 4.08 | 0.834 | 0.872 |
| Strict complaint addressing system for online purchases | 460 | 4 | 1 | 5 | 1807 | 3.93 | 0.927 | 0.860 |
| Enjoyment in earlier Dollar | 459 | 4 | 1 | 5 | 1597 | 3.48 | 0.967 | 0.936 |

It is seen that consumers who purchased online were more likely to complain online than those who made their purchase offline. Online complaining among online purchasers increased with the degree of dissatisfaction. Complaint channel choice depends on whether the purchase was made in an online or an offline environment. If online, consumers who experienced strong dissatisfaction were more likely to choose online channels for their complaints than those consumers who also made a purchase online but were less dissatisfied (Seul Lee and Brenda J. Cude 2011). E Retailers should take maximum advantages of these aiders to compete against Brick and Mortar outlets.

**Retailing Traitors (ET):**

The E Retailing Traitors (ET) were given nomenclature as all variables in this factor are against E Shopping. The factor is led by variable Mall preference leads to physical shopping, followed by Higher Ego related needs lead to physical shopping and Social Pressure leads to physical shopping. In order to compete against physical malls online shopping malls must stress the intrinsic attributes of products to attract highly-involved consumers and must present a benevolent corporate image for consumers concerned with better service. Our results also demonstrated that, for less-involved consumers who wish to search for products to present, it may be appropriate to mix entertainment components with product information, and also to implement creative web interface designs for more effective browsing.

| E Retailing Traitors (ET): | N | Range | Minimum | Maximum | Sum | Mean | Std. Deviation | Variance |
|---------------------------|---|-------|---------|---------|-----|------|----------------|----------|
| Higher Ego related needs | 460 | 4 | 1 | 5 | 1532 | 3.33 | 1.147 | 1.315 |
| Mall preference leads to physical | 459 | 4 | 1 | 5 | 1769 | 3.85 | 0.954 | 0.911 |
| Social Pressure leads to physical shopping | 459 | 4 | 1 | 5 | 1483 | 3.23 | 1.195 | 1.427 |
Shoppers in urban areas are concerned with the logistics, accessibility, ergonomics, and ambiance of shopping malls, which influences their shopping behavior. Research shows that low price, better quality, and availability of a variety of routes to shopping also influence shoppers’ behavior in urban markets. Hence, shopping malls and large retailers located in malls normally strive to achieve operating efficiencies by making malls attractive, lowering prices, and opening multichannel retailing options to customers. Such strategies normally enable retailing firms to sustain increasing competition and gain a larger market share. A categorically planned assortment of stores in a mall provides diversity, arousal, and propensity to shop around the mall. Mall managers thus develop appropriate tenancy policies for retailing firms regarding the sociodemographic factors of customers to satisfy different segments (Rajagopal 2008).

In countries like Gulf where Per Capita Income is very high Higher Ego Related need also drives choice between E Retailing and physical retailing. The ability to quantify the amount of perceived risk reduction that is needed before the Internet becomes a viable shopping medium (Amit Bhatnagar, Sanjog Misra, and H Raghav Rao 2000 for buyers with higher Ego Needs drifting them to physical stores.

The utilitarian as well as the hedonic values have a significant impact on affect, and indirectly also on e-commerce behavior. Research shows, online shoppers’ habitual behavior has a significant impact on affect. Further normative beliefs (social factors) are the preceding factor of habit in cases in which the shopping experience is not recurrent (Seppo Pahnila & Juhani Warsta 2010). Research in Saudi Arab (Member country of GCC) suggests that online strategies cannot ignore either the direct or indirect behavior differences of continuance intentions. Some products in GCC are more convenient to be bought in traditional shopping, whereas others, such as music, software, flight tickets and hotel reservations are easier to buy online. Perceived usefulness, enjoyment, and social pressure are determinants of online shopping continuance in Saudi Arabia. Both male and female groups are equivalent. There are few differences between men’s and women’s e-shopping behavior, the findings for women are important because of the special role that e-shopping can play in Muslim countries, including Saudi Arabia where there are cultural and legal restrictions on women’s activities such as driving (Talal Al-Maghrabi, Charles Dennis 2011) Few cultural restrictions are there in other GCC member countries also.

**E Retailing Modernizers (EM):**

This factor is named as E Retailing Modernizers (EM) and it has variables The burst of social networking would encourage E retailing among its users, Multimedia S/W, (that makes product demonstration, attributes & characteristics look better) would encourage E Retailing for Non E Retail buyers, Post purchase experiences lead to higher repurchase online, Store/Brand Loyalty leads to physical shopping.

These variables are real contributors to E Retailing. Thanks to technology and continuous development that these variables have made E Retailing easy, useful and have become boon to consumers. It is argued that social networking, particularly Facebook, is becoming ever more prevalent, particularly with young people. It was originally believed that there is little interest in Facebook shopping in particular and social e-shopping in general, yet it emerged from the research that they often need only a slight ‘nudge’. This is apparent, first, because they trust their friends and Facebook is their main way of obtaining information from friends. Searching via Google is understandably the main means of searching for information, yet because information from friends is trusted more, then they often buy on the basis of friends’ recommendations, without realizing that they are participating in social e-shop. There is a hierarchy
of trust in recommenders/reviewers from ‘real’ friends at the top down an ordinal scale to reviews on retailers’ websites at the bottom. It is believed that this scale should act as a proxy for trust in the recommendations and be positively associated with intention to purchase the recommended product or service (Lisa Harris and Charles Dennis 2011)

Table 5.24 Showing Statistics of Factor E Retailing Modernizers (EM)

| E Retailing Modernizers (EM): | N | Range | Minimum | Maximum | Sum  | Mean | Std. Deviation | Variance |
|-------------------------------|---|-------|---------|---------|------|------|----------------|----------|
| The burst of social networking| 460| 4-5   | 1       | 5       | 1785 | 3.88 | 964            | 929      |
| Multimedia SW that makes product | 460| 4-5   | 1       | 5       | 1708 | 3.71 | 968            | 997      |
| Post purchase experiences     | 460| 4-5   | 1       | 5       | 1781 | 3.87 | 998            | 997      |
| Store Brand Loyalty leads to physical shopping | 460| 4-5   | 1       | 5       | 1772 | 3.85 | 1.025          | 1.050    |

It is seen that the users of an Internet shopping mall consider the Web site not merely as an information system but also as a virtual store which provides the full stages of purchasing process of finding, ordering, and receiving using Multimedia software. The dual nature of the online consumer as a tradition shopper and a Web user implies that the offline features are just as important to retain customers as online quality factors.

Post purchase experience and satisfaction further leads to repeat purchase. Research suggests exploratory information seeking and impulse buying are affected by personal traits, specifically, the consumer trait of hedonic shopping motivation. Further, it is suggested that exploratory information seeking is positively related to pre-purchase browsing time, and subsequently, pre-purchase browsing time is related to online buying frequency. On the other hand, the research also shows that, unexpectedly, pre-purchase and post-purchase online communications are not affected by hedonic shopping motivation (Sojung Kim & Matthew S. Eastin 2011). The Store or brand loyalty though supports more of physical retailing but most of retail outlets and brands have huge presence on internet and customers find it easy to find information, do comparison and take decisions. Thus it is seen that their online presence definitely a step towards modernizing the E Retailing.

The technology is further adding feathers to E Retailing as preferred mode of shopping and all variables under E Retailing Modernizers factor are pointing the facts as mentioned above.

**E Retailing Impactors (EI):**

This factor is named as **E Retailing Impactors (EI)** and it has variables Online shopping is independent of reputed online retailer brands/product authorized retailer web sites, International rating of online shopping site can increase online retailing, and Expert/Celebrity endorsements of online shopping can positively impact it. The factor is led by International rating of online followed by Expert Celebrity endorsements. In fact, in order to encourage common man for buying online specially for the purpose of sustainability as well for boosting sales E Retailers are heavily using Expert/Celebrity endorsement. Research results show that Singaporean consumers with a higher degree of risk aversion than others tend to perceive Internet shopping to be a risky activity. However, Internet marketers normally rely on using reference group appeal as the most preferred risk relievers for this group of consumers, particularly by getting expert users to endorse the products involved. In addition, the marketer's reputation, the brand's image, and specific warranty strategies are also effective risk relievers for the potential Internet shoppers.
The trend is no different in GCC and specially in UAE, where majority of expatriate come to save money to support their family back home in their respective countries. Normally consumers perceive Internet shopping to be of higher risk than in-store shopping; hence only less risk averse consumers are more likely to use Internet shopping services. The high importance placed by the consumers on reference group appeals as effective risk reliever gives Internet marketers a great opportunity to incorporate reference group influences in their advertising and promotional strategies in Internet marketing (Soo Jiuan Tan 1999).

Investigation shows shoppers’ perceptions and use of comparison-shopping sites in general is prevalent and gaining importance. There are many types of shopping comparison sites offering different combinations of information and services. Researcher thinks that measuring likelihood to continue using a comparison shopping site can be tricky issue. Online-rating sites are continuing evolving. Some of these sites are adding qualitative shopper reviews/feedback on products and merchants. Consequently, a search results page may contain a mixed listing of merchants carrying a particular product along with their ratings, and of brand models along with shopper feedbacks on the brand or model.

The utility and market values of shopping comparison sites have attracted Internet giants such as eBay, Google, and Yahoo to the extent of developing or acquiring such sites. Scholarly research on comparison-shopping sites has focused on trust in online recommendation agents, and methods used by electronic agents to produce the recommendations. Research further dispelled the notion that e-retailers presented by shopping comparison sites need to compete, basically, only on price. Consumers perceived shopping comparison sites to be moderately trustworthy and useful. The effect of interactivity of a web site is salient in the existence of a strong trust in the retailer. When consumers have a low level of trust in the retail brand, their perceiving the web site as interactive and innovative may not necessarily translate into shopping at the site; however, when they highly trust the retail brand, the more positive they perceive the web site to be in terms of those aspects, the more likely they are to shop from the site (Beng Soo Ong 2011).

It is normally believed Consumers with a higher level of offline trust in a retail brand perceived the retailer’s web site more favorably than others and they also more strongly intended to purchase from the site. However, research shows offline brand trust perhaps exerts a halo effect and that when individuals have a strong trust in a retailer, their consideration of the internet as an efficient tool does not make as strong an effect on their perception of the usability of the retailer’s web site as it does for individuals lacking in brand trust. Perceiving the internet as an efficient tool predicted a positive perception of usability and information quality of a web site more strongly when the respondent had a lower degree of trust in the retailer, the effect of interactivity of a web site is salient in the existence of a strong trust in the retailer. When consumers have a low level of trust in the retail brand, their perceiving the web site as interactive and innovative may not necessarily translate into shopping at the site; however, when they highly trust the retail brand, the more positive they perceive the web site to be in terms of those aspects, the more likely they are to shop from the site (Soyoung Kim, Christie Jones 2009).

All in all, E Retailing Impactors are really impacting buyers to have faith and do online shopping with faith.

| E Retailing Impactors (EI):                                                                 | N     | Range | Minimum | Maximum | Sum   | Mean  | Std. Deviation | Variance |
|-------------------------------------------------------------------------------------------|-------|-------|---------|---------|-------|-------|----------------|----------|
| Expert Celebrity endorsements                                                             | 460   | 4     | 1       | 5       | 1714  | 3.73  | 1.051          | 1.106    |
| Online shopping is independent of reputed online                                          | 460   | 4     | 1       | 5       | 1620  | 3.52  | 1.026          | 1.052    |
| International rating of online                                                            | 460   | 4     | 1       | 5       | 1805  | 3.92  | .915           | .837     |

Table 5.25 Showing Statistics of Factor E Retailing Impactors (EI)
This factor is named as **E Retailing Limiters (EL)** and it has variables Concept of Mega Malls (which have multiple high end retail channels catering lifestyle of local society, attractiveness of malls, shopping incentive) discourages online retailing, to seek better margin, organizations are encouraged to physically retail their specific higher margin model themselves rather through E Retailing and there is correlation between Per Capita Income & shopping online. The factor is led by variable to seek better margin, organizations are encouraged to physically retail their specific higher margin model themselves rather through E Retailing.

Hospitality is big contributor to UAE specially Dubai economy. It has transformed itself as Malaysia of Asia. Today it attracts more than fifty million tourists annually. Dubai national airlines has enhanced its capability along with infrastructure of UAE to boost hospitality, retail and trading which helping achieve mile stones. It has been seen that unique and mega malls create huge tourist attraction, so managers of shopping malls and retailing firms should understand customer reaction to economic and relations factors that determine their perceptions and attitude toward shopping in an urban retail setting.

### Table 5.26 Showing Statistics of Factor E Retailing Limiters (EL)

| E Retailing Limiters (EL): | N  | Range | Minimum | Maximum | Sum   | Mean  | Std. Deviation | Variance |
|---------------------------|----|-------|---------|---------|-------|-------|----------------|----------|
| Concept of Mega Malls     | 460| 1     | 1       | 5       | 1658  | 3.60  | 1.056          | 1.115    |
| There is correlation between Per       | 460| 1     | 1       | 5       | 1605  | 3.49  | .955           | .913     |
| To seek better margin     | 460| 1     | 1       | 5       | 1665  | 3.62  | .952           | .907     |

A categorically planned assortment of stores in a mall would provide diversity, arousal, and propensity to shop around the mall. Accordingly, mall managers may develop appropriate tenancy policies for retailing firms regarding the sociodemographic factors of customers to satisfy different segments. Shoppers in urban areas are concerned with the logistics, accessibility, ergonomics, and ambiance of shopping malls, which influences their shopping behavior. Results show that low price, better quality, and availability of a variety of routes to shopping also influence shoppers’ behavior in urban markets. Hence, shopping malls and large retailers located in malls should strive to achieve operating efficiencies by making malls attractive, lowering prices, and opening multichannel retailing options to customers. Such strategies would enable retailing firms to sustain increasing competition and gain a larger market share. Researcher believe and as supported by data that because of high per capita income many retailers make certain high margin models with slight ID difference directly available at physical stores. In fact making such move is in sync with both the variables.

**E Retailing Discretors (ED):**

This factor is named as E Retailing Discretors (ED) and it has variables majority of expatriates, who live alone and face loneliness & perceived social support are more likely to use internet and shop online, Privacy concern is one of the reasons to go for online shopping (Products you may not like to buy in public).
In E Retailing Products and service types influence the relationships between consumer characteristics and attitudes toward online shopping. Consumer characteristics are found to influence online shopping acceptance. However, relationships were affected by different product types. Increased personal privacy concerns negatively affect user attitudes toward purchasing tangible or physical products or services. Personal innovativeness of information technology, perceived Web security, personal privacy concerns, and product involvement can influence consumer acceptance of online shopping, but their influence varies according to product types (Iunn-Woei Lian, Tzu-Ming Lin 2007). Since Consumer characteristics are found to influence online shopping acceptance. When designing a marketing plan, online retailers must consider two key questions. The first question involves the identity of potential buyers. The second the type of products that are suitable for online marketing.

| E Retailing Discretors (ED): | N  | Range | Minimum | Maximum | Sum | Mean | Std. Deviation | Variance |
|-----------------------------|----|-------|---------|---------|-----|------|----------------|----------|
| Online shopping is virtue for old age last | 460 | 4-1 | 1 | 5 | 1647 | 3.58 | 1.192 | 1.421 |
| Privacy concern is one of the reasons to go | 460 | 4-1 | 1 | 5 | 1519 | 3.30 | 1.220 | 1.488 |

The above mentioned variables are nomenclature as disrectors as data did not support much on these two variables. In country like UAE where cultural is bit different privacy concern plays important role for E Retailers but then it has to be backed by good return policy. Similarly, since security is good here so old age people and loneliness which may lead to E Retailing but there are more old age local people, who are supported well by government through social welfare so this variable too has low impact on E Retailing.

**Shaping the Relational Direction Model (RDM) of E Retailing:**

After analyzing all the factors two discrete set of sectors/sections were made and given special name as E Retailing fraternity and Brick & Mortar Fraternity. These two sectors/sections are putting pressure on each other for customers to go for E Retailing and/or Brick and Mortar shopping. In place like UAE Brick and Mortar fraternity is equally strong for the reasons mentioned as factors containing variables which have been explained as mentioned above. Researcher finds that government compulsion for fiscal and revenue is encouraging E Commerce which improves GDP, and improves the standard of living of locals.
When above two sectors/sections are combined the result would be a model which is giving the relational direction. The relational word explains the dependence, interconnectivity and influence of each of variable within factor. And influence of each factor on each other. For GCC Countries and UAE in particular Retailers have to shape more of variables and factors coming under E Retailing Fraternity and moderately take care of Brick and Mortar Fraternity. The complete model is as follows:

Pearson’s Correlation Analysis:
After Cronbach Alpha Reliability Factor Analysis researcher carried out Pearson’s Correlation Analysis to find the quantitative variables correlation within each factor. Pearson’s correlation coefficient is a statistical measure of the strength of a linear relationship between paired data. In a
sample it is denoted by r and is by design constrained as follows:

\[-1 \leq r \leq 1\]

Furthermore:

• Positive values denote positive linear correlation;
• Negative values denote negative linear correlation;
• A value of 0 denotes no linear correlation;
• The closer the value is to 1 or –1, the stronger the linear correlation.

The correlation coefficient does not relate to the gradient beyond sharing its +ve or –ve sign. The correlation coefficient is a measure of linear relationship and thus a value of does not imply there is no relationship between the variables.

Correlation is an effect size and so we can verbally describe the strength of the correlation using the guide that Evans (1996) suggests for the absolute value of r:

• .00- .19 “very weak”
• .20- .39 “weak”
• .40- .59 “moderate”
• .60- .79 “strong”
• .80-1.0 “very strong”

**E Retailing Enablers (EE):** factor has variables as E Retailing has variety, it is convenience, saves time and seeking product price information and comparison.

| S.No. | Factor | Variable | Cronbach’s Alpha (Reliability Factor) | Mean | SD | N | Convenience | Variety | Saves Time | Seeking Product Price Info. And Comparison |
|-------|--------|----------|---------------------------------------|------|----|---|-------------|---------|------------|------------------------------------------|
| 1     | 1      | Convenience |                                         | 3.88 | .908 | 460 | .528**      | .387**  | .323**     | Pearson Correlation                      |
| 2     | 2      | Variety     |                                         | 3.95 | .911 | 460 | .528**      | 1       | .477**     | Pearson Correlation                      |
| 3     | 3      | Saves Time  |                                         | 4.18 | .847 | 460 | .387**      | .477**  | 1.305**    | Pearson Correlation                      |
| 4     | 4      | Seeking Product Price Info. And Comparison |                          | 4.06 | .929 | 460 | .242**      | .323**  | .305**     | Pearson Correlation                      |

Convenience and Variety has value of r= .528 which shows these are moderately correlated. And SPSS reports the p-value for this test as being .000, N=460 and thus we can say that we have very strong evidence to believe that Convenience and variety are linearly correlated in E Retailing.

Convenience and Saves Time: has value of r= .387 which shows these are weakly correlated. And SPSS reports the p-value for this test as being .000, N=460 and thus we can say that we have very strong evidence to believe that Convenience and saves time are linearly correlated in E Retailing.

Convenience and Seeking product price information and comparison has value of r= .323, which shows these are weakly correlated. And SPSS reports the p-value for this test as being .000, N=460 and thus we can say that we have very strong evidence to believe that Convenience and Seeking product price information and comparison are linearly correlated in E Retailing.

Variety and Saves Time: has value of r= .477 which shows these are weakly correlated. And SPSS reports the p-value for this test as being .000, N=460 and thus we can say that we have very strong evidence to believe that Variety and saves time are linearly correlated in E Retailing.

Variety and Seeking product price information and comparison: has value of r= .242 which shows these are weakly correlated. And SPSS reports the p-value for this test as being .000, N=460 and thus we can say that we have very strong evidence to believe that Variety and Seeking product price information and comparison are linearly correlated in E Retailing.

**E Retailing Governors (EG):** factor has variables like Characteristics / Technical Complexity of the goods to be purchased, Web site characteristics, Guaranteed money refund, More internet usage, Mall preference, Special Promotional Offer.

Characteristics / Technical Complexity of the goods to be purchased, and Web site characteristics: has value of r=.381 which shows these are weakly correlated. And SPSS reports the p-value for this test as being .000, N=460 and thus we can say that we have very strong evidence to believe that Characteristics and Technical Complexity of the goods to be purchased, and Web site characteristics are linearly correlated in E Retailing.

Characteristics / Technical Complexity of the goods to be purchased, and guaranteed money return: has value of r=.229 which shows these are weakly correlated. And SPSS reports the p-value for this test as being .000, N=460 and thus we can say that we have very strong evidence to believe
that Characteristics / Technical Complexity of the goods to be purchased, and guaranteed money return are linearly correlated in E Retailing.

Characteristics / Technical Complexity of the goods to be purchased, and more internet usage: has value of $r=.241$ which shows these are weakly correlated. And SPSS reports the p-value for this test as being .000, N=460 and thus we can say that we have very strong evidence to believe that Characteristics / Technical Complexity of the goods to be purchased, and more internet usage are linearly correlated in E Retailing.

Characteristics / Technical Complexity of the goods to be purchased, and mall preference: has value of $r=.248$ which shows these are weakly correlated. And SPSS reports the p-value for this test as being .000, N=460 and thus we can say that we have very strong evidence to believe that Characteristics / Technical Complexity of the goods to be purchased, and mall preference are linearly correlated in E Retailing.

Characteristics / Technical Complexity of the goods to be purchased, and special promotional offer: has value of $r=.187$ which shows these are very weakly correlated. And SPSS reports the p-value for this test as being .000, N=460 and thus we can say that we have very strong evidence to believe that Characteristics / Technical Complexity of the goods to be purchased, and special promotional offer are linearly correlated in E Retailing.

Web Site Characteristics, and guaranteed money return: has value of $r=.403$ which shows these are moderately correlated. And SPSS reports the p-value for this test as being .000, N=460 and thus we can say that we have very strong evidence to believe that Web Site Characteristics, and guaranteed money return offer are linearly correlated in E Retailing.

Web Site Characteristics, and more internet usage: has value of $r=.295$ which shows these are weakly correlated. And SPSS reports the p-value for this test as being .000, N=460 and thus we can say that we have very strong evidence to believe that Web Site Characteristics, and guaranteed money return offer are linearly correlated in E Retailing.

Web Site Characteristics, and Mall Preference: has value of $r=.259$ which shows these are weakly correlated. And SPSS reports the p-value for this test as being .000, N=460 and thus we can say that we have very strong evidence to believe that Web Site Characteristics, and Mall Preference are linearly correlated in E Retailing.

Web Site Characteristics, and Special Promotional offers: has value of $r=.289$ which shows these are weakly correlated. And SPSS reports the p-value for this test as being .000, N=460 and thus we can say that we have very strong evidence to believe that Web Site Characteristics, and Web Site Characteristics, and Special Promotional offers are linearly correlated in E Retailing.

Guaranteed Money Refund, and More Internet Usage: has value of $r=.261$ which shows these are weakly correlated. And SPSS reports the p-value for this test as being .000, N=460 and thus we can say that we have very strong evidence to believe that Guaranteed Money Refund, and More Internet Usage are linearly correlated in E Retailing.

Guaranteed Money Refund, and Mall Preference: has value of $r=.226$ which shows these are weakly correlated. And SPSS reports the p-value for this test as being .000, N=460 and thus we can say that we have very strong evidence to believe that Guaranteed Money Refund, and Mall Preference are linearly correlated in E Retailing.

Guaranteed Money Refund, and Special Promotional Offers: has value of $r=.245$ which shows these are weakly correlated. And SPSS reports the p-value for this test as being .000, N=460 and thus we can say that we have very strong evidence to believe that Guaranteed Money Refund, and Special Promotional Offers are linearly correlated in E Retailing.

More Internet Usage, and Mall Preference: has value of $r=.201$ which shows these are weakly correlated. And SPSS reports the p-value for this test as being .000, N=460 and thus we can say that we have very strong evidence to believe that Guaranteed Money Refund, and Mall Preference are linearly correlated in E Retailing.

More Internet Usage, and Special Promotional Offers: has value of $r=.236$ which shows these are weakly correlated. And SPSS reports the p-value for this test as being .000, N=460 and thus we can say that we have very strong evidence to believe that Guaranteed Money Refund, and Special Promotional Offers are linearly correlated in E Retailing.

Mall Preference, and Special Promotional Offers: has value of $r=.371$ which shows these are weakly correlated. And SPSS reports the p-value for this test as being .000, N=460 and thus we can say that we have very strong evidence to believe that Guaranteed Money Refund, and Special Promotional Offers are linearly correlated in E Retailing.

E Retailing Boosters (EB): factor has variables Personal Satisfaction, Utilitarian Shopping values, Perceived usefulness, Good Transaction Services, and Internet Self Efficacy.

Personal Satisfaction, and Utilitarian Shopping values: has value of $r=.363$ which shows these are weakly correlated. And SPSS reports the p-value for this test as being .000, N=460 and thus we can say that we have very strong evidence to believe that Personal Satisfaction, and Utilitarian Shopping values are linearly correlated in E Retailing.

Personal Satisfaction, and Perceived Usefulness: has value of $r=.442$ which shows these are moderately correlated. And SPSS reports the p-value for this test as being .000, N=460 and thus we can say that we have very strong evidence to believe that Personal Satisfaction, and Perceived Usefulness are linearly correlated in E Retailing.
Personal Satisfaction, and Good Transaction Services: has value of $r=.336$ which shows these are weakly correlated. And SPSS reports the $p$-value for this test as being $0.000$, $N=460$ and thus we can say that we have very strong evidence to believe that Personal Satisfaction, and Perceived Usefulness are linearly correlated in E Retailing.

Personal Satisfaction, and Internet Self Efficacy: has value of $r=.217$ which shows these are weakly correlated. And SPSS reports the $p$-value for this test as being $0.000$, $N=460$ and thus we can say that we have very strong evidence to believe that Personal Satisfaction, and Perceived Internet Self Efficacy are linearly correlated in E Retailing.

Utilitarian Shopping values, and Perceived Usefulness: has value of $r=.331$ which shows these are weakly correlated. And SPSS reports the $p$-value for this test as being $0.000$, $N=460$ and thus we can say that we have very strong evidence to believe that Personal Satisfaction, and Perceived Internet Self Efficacy are linearly correlated in E Retailing.

Utilitarian Shopping values, and Good Transaction Services: has value of $r=.340$ which shows these are weakly correlated. And SPSS reports the $p$-value for this test as being $0.000$, $N=460$ and thus we can say that we have very strong evidence to believe that Personal Satisfaction, and Good Transaction Services are linearly correlated in E Retailing.

Utilitarian Shopping values, and Internet Self Efficacy: has value of $r=.336$ which shows these are weakly correlated. And SPSS reports the $p$-value for this test as being $0.000$, $N=460$ and thus we can say that we have very strong evidence to believe that Personal Satisfaction, and Internet Self Efficacy are linearly correlated in E Retailing.

Perceived Usefulness, and Good Transaction Services: has value of $r=.391$ which shows these are weakly correlated. And SPSS reports the $p$-value for this test as being $0.000$, $N=460$ and thus we can say that we have very strong evidence to believe that Personal Satisfaction, and Good Transaction Services are linearly correlated in E Retailing.

Perceived Usefulness, and Internet Self Efficacy: has value of $r=.415$ which shows these are Moderately correlated. And SPSS reports the $p$-value for this test as being $0.000$, $N=460$ and thus we can say that we have very strong evidence to believe that Good Transaction services, and Internet Self Efficacy are linearly correlated in E Retailing.

E Retailing Aiders (EA): factor has variables
- Peer/colleague recommendation, New trend of downloadable mobile apps, Enjoyment in earlier Dollar amount spent, and Strict complaint addressing system

Table 5.32 Pearson’s Correlation for E Retailing Aiders (EA)

| S.No. | Factor | Variable | Cronbach’s Alpha (Reliability Factor) | Mean | SD | N | Peer/colleague recommendation | New trend of downloadable mobile apps | Enjoyment in earlier Dollar amount spent | Strict complaint addressing system | Pearson Correlation | Sig 2 - Tailed |
|-------|--------|----------|--------------------------------------|------|----|---|-------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|-------------------|----------------|
| 16    | E Retailing Aiders (EA) | Peer/colleague recommendation | 0.66 | 3.8 | 1.011 | 460 | 1 | .439** | .340** | .315** | Pearson Correlation | Sig 2 - Tailed |
| 17    | E Retailing Aiders (EA) | New trend of downloadable mobile apps | 0.66 | 4.08 | 0.934 | 460 | .439** | 1 | .237** | .346** | Pearson Correlation | Sig 2 - Tailed |
| 18    | E Retailing Aiders (EA) | Enjoyment in earlier Dollar amount spent | 0.66 | 3.48 | 0.967 | 460 | .340** | .237** | 1 | .277** | Pearson Correlation | Sig 2 - Tailed |
| 19    | E Retailing Aiders (EA) | Strict complaint addressing system | 0.66 | 3.93 | 0.927 | 460 | .315** | .346** | .277** | 1 | Pearson Correlation | Sig 2 - Tailed |

Peer/Colleague recommendation, and Strict complaint addressing system: has value of $r=.315$ which shows these are weakly correlated. And SPSS reports the $p$-value for this test as being $0.000$, $N=460$ and thus we can say that we have very strong evidence to believe that Peer/Colleague recommendation, and Strict complaint addressing system are linearly correlated in E Retailing.

New trend of downloadable mobile apps, and Enjoyment in earlier Dollars spent has value of $r=.237$ which shows these are weakly correlated. And SPSS reports the $p$-value for this test as being $0.000$, $N=460$ and thus we can say that we have very strong evidence to believe that Peer/Colleague recommendation, and Enjoyment in earlier Dollars spent are linearly correlated in E Retailing.

Good Transaction Services, and Internet Self Efficacy: has value of $r=.267$ which shows these are weakly correlated. And SPSS reports the $p$-value for this test as being $0.000$, $N=460$ and thus we can say that we have very strong evidence to believe that Good Transaction services, and Internet Self Efficacy are linearly correlated in E Retailing.

New trend of downloadable mobile apps, Enjoyment in earlier Dollar amount spent, and Strict complaint addressing system are Moderately correlated. And SPSS reports the $p$-value for this test as being $0.000$, $N=460$ and thus we can say that we have very strong evidence to believe that Peer/Colleague recommendation, and Enjoyment in earlier Dollars spent are linearly correlated in E Retailing.
are weakly correlated. And SPSS reports the p-value for this test as being .000, N=460 and thus we can say that we have very strong evidence to believe that New trend of downloadable mobile apps, and Strict complaint addressing system are linearly correlated in E Retailing.

New trend of downloadable mobile apps, and Strict complaint addressing system has value of $r=.346$ which shows these are weakly correlated. And SPSS reports the p-value for this test as being .000, N=460 and thus we can say that we have very strong evidence to believe that New trend of downloadable mobile apps, and Strict complaint addressing system are linearly correlated in E Retailing.

Enjoyment in earlier Dollars spent and Strict complaint addressing system has value of $r=.277$ which shows these are weakly correlated. And SPSS reports the p-value for this test as being .000, N=460 and thus we can say that we have very strong evidence to believe that Enjoyment in earlier Dollars spent, and Strict complaint addressing system are linearly correlated in E Retailing.

| S.No. | Factor                          | Variable                          | Cronbach's Alpha (Reliability Factor) | Mean     | SD      | N   | Higher Ego related needs | Negative word of mouth | Social Pressure | Pearson Correlation |
|-------|---------------------------------|-----------------------------------|--------------------------------------|----------|---------|-----|------------------------|------------------------|-------------------|-------------------|
| 20    | E Retailing Traitors (ET)       | Higher Ego related needs          | 0.60                                 | 3.33     | 1.147   | 460 |                       | .353**                | .361**            | Sig 2 - Tailed    |
| 21    | E Retailing Traitors (ET)       | Negative word of mouth            | 0.60                                 | 3.59     | 1.035   | 460 | .353**                | 1                     | .260**            | Sig 2 - Tailed    |
| 22    |                                 | Social Pressure                   | 0.60                                 | 3.23     | 1.193   | 460 | .361**                | .260**                | 1                 | Sig 2 - Tailed    |

Table 5.33 Pearson’s Correlation for E Retailing Traitors (ET)

| S. No. | Factor                          | Variable                          | Cronbach’s Alpha (Reliability Factor) | Mean     | SD      | N   | Burst of social networking | Multimedia S/W | Post purchase experiences | Store/Brand Loyalty | Pearson Correlation |
|--------|---------------------------------|-----------------------------------|--------------------------------------|----------|---------|-----|----------------------------|----------------|---------------------------|---------------------|-------------------|
| 23     | E Retailing Modernizers (EM)    | Burst of social networking        | 0.61                                 | 3.88     | 0.964   | 460 | .373**                | .319**                | .273**               | Sig 2 - Tailed     |
| 24     | E Retailing Modernizers (EM)    | Multimedia S/W                    | 0.61                                 | 3.71     | 0.984   | 460 | .373**                | 1                     | .137**               | Sig 2 - Tailed     |
| 25     | E Retailing Modernizers (EM)    | Post purchase experiences         | 0.61                                 | 3.87     | 0.998   | 460 | .319**                | .373**                | 1                     | Sig 2 - Tailed     |
| 26     | E Retailing Modernizers (EM)    | Store/Brand Loyalty               | 0.61                                 | 3.85     | 1.025   | 460 | .273**                | .137**                | .211**               | Sig 2 - Tailed     |

Table 5.34 Pearson’s Correlation for E Retailing Modernizers (EM)

Negative Word of Mouth and Social Pressure has value of $r=.260$ which shows these are weakly correlated. And SPSS reports the p-value for this test as being .000, N=460 and thus we can say that we have very strong evidence to believe that Higher Ego related needs and Social Pressure are linearly correlated in E Retailing.
that Negative Word of Mouth and Social Pressure are linearly correlated in E Retailing.

**E Retailing Modernizers (EM):** factor has variables Burst of social networking, Multimedia S/W, Post purchase experiences and Store/Brand Loyalty

Burst of Social Networking sites and Multimedia S/W has value of \( r = 0.373 \) which shows these are weakly correlated. And SPSS reports the \( p \)-value for this test as being \( 0.000 \), \( N=460 \) and thus we can say that we have very strong evidence to believe that Burst of Social Networking sites and Multimedia S/W are linearly correlated in E Retailing.

Burst of Social Networking sites and Post Purchase Experience has value of \( r = 0.137 \) which shows these are very weakly correlated. And SPSS reports the \( p \)-value for this test as being \( 0.000 \), \( N=460 \) and thus we can say that we have very strong evidence to believe that Burst of Social Networking sites and Post Purchase Experience are linearly correlated in E Retailing.

Burst of Social Networking sites and Store Brand Loyalty has value of \( r = 0.273 \) which shows these are weakly correlated. And SPSS reports the \( p \)-value for this test as being \( 0.000 \), \( N=460 \) and thus we can say that we have very strong evidence to believe that Burst of Social Networking sites and Store Brand Loyalty are linearly correlated in E Retailing.

Multimedia S/W sites and Post Purchase Experiences has value of \( r = 0.373 \) which shows these are weakly correlated. And SPSS reports the \( p \)-value for this test as being \( 0.000 \), \( N=460 \) and thus we can say that we have very strong evidence to believe that Multimedia S/W sites and Post Purchase Experiences are linearly correlated in E Retailing.

Multimedia S/W sites and Store Brand Loyalty has value of \( r = 0.137 \) which shows these are very weakly correlated. And SPSS reports the \( p \)-value for this test as being \( 0.000 \), \( N=460 \) and thus we can say that we have very strong evidence to believe that Multimedia S/W sites and Store Brand Loyalty are linearly correlated in E Retailing.

Post Purchase Experiences and Store Brand Loyalty has value of \( r = 0.211 \) which shows these are weakly correlated. And SPSS reports the \( p \)-value for this test as being \( 0.000 \), \( N=460 \) and thus we can say that we have very strong evidence to believe that Multimedia S/W sites and Store Brand Loyalty are linearly correlated in E Retailing.

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**Table 5.35 Pearson’s Correlation for E Retailing Impactors (EI)**

| S.No. | Factor | Variable | Cronbach’s Alpha (Reliability Factor) | Mean | SD  | N   | Online shopping is independent | Internat ional rating | Expert/ Celebrity endorsement | Pearson Correlation | Sig 2 - Tailed |
|-------|--------|----------|---------------------------------------|------|-----|-----|--------------------------------|------------------------|---------------------------|---------------------|----------------|
| 27    |        | Online shopping is independent of reputed online retailer brands/product authorized retailer web sites. | 0.60 | 3.52 | 1.026 | 460 | 1 | .335** | .256” | Pearson Correlation |   |
| 28    | E Retailing Impactors (EI) | International rating of online shopping site | 0.60 | 3.92 | 0.915 | 460 | .335” | 1 | .329” | Pearson Correlation |   |
| 29    |        | Expert/Celebrity endorsements of online shopping | 0.60 | 3.73 | 1.051 | 460 | .256” | .329” | 1 | Pearson Correlation |   |

International rating of online shopping site, and Expert/Celebrity endorsements of online shopping has value of \( r = 0.256 \) which shows these are weakly correlated. And SPSS reports the \( p \)-value for this test as being \( 0.000 \), \( N=460 \) and thus we can say that we have very strong evidence to believe that International rating of online shopping site, and Expert/Celebrity endorsements of online shopping are linearly correlated in E Retailing.
| S.No. | Factor | Variable | Cronbach’s Alpha (Reliability Factor) | Mean | SD | N | Personal Satisfaction | Utilitarian Shopping values | Perceived usefulness | Good Transaction Services | Internet Self Efficacy | Pearson Correlation | Sig 2 - Tailed |
|-------|--------|----------|---------------------------------------|------|----|---|-----------------------|----------------------------|---------------------|-------------------------|---------------------|------------------|------------------|
| 11    |        | Personal Satisfaction |                              | 3.73 | 0.96 | 460 | 1                      | .363**                   | .442**               | .336**                  | .217**              | Pearson Correlation |                  |
| 12    |        | Utilitarian Shopping values |                              | 3.70 | 0.90 | 460 | .363**               | 1                       | .331**               | .391**                  | .340**              | Pearson Correlation |                  |
| 13    |        | Perceived usefulness |                              | 0.72 | 0.83 | 460 | 3.86                  | .442**                   | .331**               | 1                       | .250**              | Pearson Correlation |                  |
| 14    |        | Good Transaction Services |                             | 3.84 | 0.99 | 460 | .336**               | .391**                   | .250**               | 1.00                    | .415**              | Pearson Correlation |                  |
| 15    |        | Internet Self Efficacy |                              | 3.64 | 0.90 | 460 | .217**               | .340**                   | .267**               | .435**                  | 1                  | Pearson Correlation |                  |
|       |        |                      |                                      |      |     |    |                      |                          |                     |                         |                     |                  | Sig 2 - Tailed |
E Retailing Limiters (EL): factor has variables there is correlation between Per Capita Income & shopping online, Concept of Mega Malls (which have multiple high end retail channels catering lifestyle of local society, attractiveness of malls, shopping incentive) discourages online retailing, In UAE (Specially Dubai)’s focus is on physical retailing (as it being a major source of revenue and employment generation) and To seek better margin, organizations are encouraged to physically retail their specific higher margin model themselves rather through E Retailing.

Per Capita Income & shopping online, and Concept of Mega Malls has value of r=.231 which shows these are weakly correlated. And SPSS reports the p-value for this test as being .000, N=460 and thus we can say that we have very strong evidence to believe that Per Capita Income & shopping online, and Concept of Mega Malls are linearly correlated in E Retailing.

Per Capita Income & shopping online, and in UAE (Specially Dubai)’s focus is on physical retailing (as it being a major source of revenue and employment generation) has value of r=.186 which shows these are very weakly correlated. And SPSS reports the p-value for this test as being .000, N=460 and thus we can say that we have very strong evidence to believe that Per Capita Income & shopping online, and in UAE (Specially Dubai)’s focus is on physical retailing (as it being a major source of revenue and employment generation) are linearly correlated in E Retailing.

Per Capita Income & shopping online, and to seek better margin, organizations are encouraged to physically retail their specific higher margin model themselves rather through E Retailing has value of r=.217 which shows these are weakly correlated. And SPSS reports the p-value for this test as being .000, N=460 and thus we can say that we have very strong evidence to believe that Per Capita Income & shopping online, and to seek better margin, organizations are encouraged to physically retail their specific higher margin model themselves rather through E Retailing.

Concept of mega malls, and in UAE (Specially Dubai)’s focus is on physical retailing (as being a major source of revenue and employment generation) has value of r=.345 which shows these are weakly correlated. And SPSS reports the p-value for this test as being .000, N=460 and thus we can say that we have very strong evidence to believe that concept of mega malls, and in UAE (Specially Dubai)’s focus is on physical retailing (as being a major source of revenue and employment generation) are linearly correlated in E Retailing.

Concept of mega malls, and to seek better margin, organizations are encouraged to physically retail their specific higher margin model themselves rather through E Retailing has value of r=.350 which shows these are weakly correlated. And SPSS reports the p-value for this test as being .000, N=460 and thus we can say that we have very strong evidence to believe that concept of mega malls, and to seek better margin, organizations are encouraged to physically retail their specific higher margin model themselves rather through E Retailing are linearly correlated in E Retailing.

| S.No. | Factor | Variable | Cronbach's Alpha (Reliability Factor) | Mean | SD   | N  | Per Capita Income | Concept of Mega Malls | Source of revenue | To seek better margin |
|-------|--------|----------|--------------------------------------|------|------|----|------------------|----------------------|------------------|----------------------|
| 30    | E Retailing Limiters (EL) | Per Capita Income & shopping online | 0.61 | 3.49 | 0.955 | 460 | 1 | .231** | .186** | .217** | Pearson Correlation |
| 31    |        | Concept of Mega Malls | | 3.60 | 1.056 | 460 | .231** | 1 | .345** | .350** | Pearson Correlation |
| 32    |        | Source of revenue and employment generation | | 3.92 | 0.926 | 460 | .186** | .345** | 1 | .357** | Pearson Correlation |
| 33    |        | To seek better margin, organization | | 3.62 | 0.952 | 460 | .217** | .350** | .357** | 1 | Pearson Correlation |

Table 5.36 Pearson’s Correlation for E Retailing Limiters (EL)

In UAE (Specially Dubai)’s focus is on physical retailing (as it being a major source of revenue and employment generation), and to seek better margin, organizations are encouraged to physically retail their specific higher margin model themselves rather through E Retailing.
model themselves rather through E Retailing has value of \(r = 0.357\) which shows these are weakly correlated. And SPSS reports the p-value for this test as being .000, N=460 and thus we can say that we have very strong evidence to believe that in UAE (Specially Dubai)”s focus is on physical retailing (as it being a major source of revenue and employment generation), and to seek better margin, organizations are encouraged to physically retail their specific higher margin model themselves rather through E Retailing are linearly correlated in E Retailing.

E Retailing Discretors (ED): factor has variables Privacy concern is one of the reasons to go for online shopping (Products you may not like to buy in public) and Majority of expatriates, who live alone and face loneliness & perceived social support are more likely to use internet and shop online.

In order to further boost E Retail UAE need to encourage marketers to establish .ae business/domains. This would get UAE extra millage in E Retailing and would impose faith trading community has in UAE.

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**Recommended for Corporate:**

UAE has always taken lead in establishing many innovative measures and decisions. Setting up International Rating for E Commerce and E Retailing would take country to newer heights in both E Commerce and E Retailing. It is worth mentioning that E Retailing worldwide has crossed mark of $1.5 trillion (with growth over 20%) in 2015 and in 2016 it expected to touch $2.0 Trillion mark. UAE traditionally strong in Trading so such initiative would overall trading community would go for online retailing (as it being a major source of revenue and employment generation), and to seek better margin, organizations are encouraged to physically retail their specific higher margin model themselves rather through E Retailing.

E Retailing is encouraged by website characteristics (like design, multiple contact points Alternative Ordering, good product search & comparison matrix, the number of monthly & quarterly changes, and accessibility from other web pages). Better are the characteristics more it encourages people to E Retailing. The better, reliable and attractive characteristics of established Retailers are confirmatory test to this fact in UAE too as margins are under constraint worldwide in most businesses.

Guaranteed money refund (on return) of purchased product impacts online shopping positively. Over a period of time E Retailers have started emphasizing on this through their integrated marketing communication. The emerging markets are using this tool to encourage non users of E Retailing to switching to E Retailing. Retailers in UAE too have offer this facility to that customer would have faith in E Retailing.

### DISCUSSIONS

Data analysis and conclusion has led to few recommendations which are as follows:

**Recommendations for Corporate:**

UAE has always taken lead in establishing many innovative measures and decisions. Setting up International Rating for E Commerce and E Retailing would take country to newer heights in both E Commerce and E Retailing. It is worth mentioning that E Retailing worldwide has crossed mark of $1.5 trillion (with growth over 20%) in 2015 and in 2016 it expected to touch $2.0 Trillion mark. UAE traditionally strong in Trading so such initiative would overall trading community would go for online retailing (as it being a major source of revenue and employment generation), and to seek better margin, organizations are encouraged to physically retail their specific higher margin model themselves rather through E Retailing.

E Retailing is encouraged by website characteristics (like design, multiple contact points Alternative Ordering, good product search & comparison matrix, the number of monthly & quarterly changes, and accessibility from other web pages). Better are the characteristics more it encourages people to E Retailing. The better, reliable and attractive characteristics of established Retailers are confirmatory test to this fact in UAE too as margins are under constraint worldwide in most businesses.

Guaranteed money refund (on return) of purchased product impacts online shopping positively. Over a period of time E Retailers have started emphasizing on this through their integrated marketing communication. The emerging markets are using this tool to encourage non users of E Retailing to switching to E Retailing. Retailers in UAE too have offer this facility to that customer would have faith in E Retailing.
International rating of online shopping site can increase online retailing. Such service presently is not available at International level, however, an emerging economy of India has such service available through Department of Consumer Affairs National Informatics Centre which is Govt. of India Enterprise. Data consensus among respondents affirms that this factor needs to be developed and encouraged by retailers. UAE need to take initiative to such agency to give direction and boost to E Retailing.

Social networking would encourage E retailing among its users as one of important factor. Reacher feels this factor has contributed to large extent E Retailing in UAE. Government should not put any kind of restriction on such sites of course without compromising on security and sovereignty of the country.

Marketers to focus on Good Transaction Services lead to Online Shopping (Transaction Services: security, product guarantees, safety of information, privacy, and delivery/customer service). This factor has always been dominated E Retailing.

Marketers should make note that Expert and Celebrity endorsement has always been heavily used by marketers and their advertising agency to influence prospective shopper. In case of E Retailing Expert/Celebrity endorsements of online shopping can positively impact it.

Multimedia S/W, (that makes product demonstration, attributes & characteristics look better) and comparison with competitor’s feature would encourage E Retailing for Non E Retail buyers.

Marketers to further focus on Utilitarian (Useful/Practical) Shopping values leads to Online Shopping. The current size of market, its annualized growth and the way preference is shifting to E Retailing mode of shopping shows referred factor as one of the important factor for its liking by shoppers.

Respondents accepted new way of retailing i.e. E Retailing, the response to question as how is their attitude to accepting change towards online retailing, 77% responded comfortable, 7.8% felt uncomfortable and 15.2% declined on commenting on this question shows marketers should put all efforts to take advantage of this swing.

Provider of Most Comprehensive E Retail Experience 36.74% opted for Internet only retailers, followed by 29.13% Traditional Retailer web site, 24.13% opted for MANu FACTurer Web pages and least 9.53 % opted for used sales/purchase item retailer. The above shows faith buyers have in E Retailing.

If E shopping for first time your behavior as shopper is 37.17% opted for Protective Behavior, 33.26% adaptive which is together good indicator of acceptability of people of E Retailing now it is up to marketers to use this factor to action.

Variety of items currently bought by people online Electronics and Home Appliances 56.30% Travel Ticket & Tourism related Services 55.00% Cloths & Garments 48.91% Gaming Consoles, Accessories & Games 29.78% Books, Magazines & Newspapers 28.04% Watches & Jewelry 27.60% Kitchen Items 24.56% ICT and Mobile Phones 21.30% Leather Products 21.08% Personal Care Products 19.78% Sports Goods 16.52% FMCG 13.91% Furniture and Upholstery 10.21% Toys 10.00% Big Boy Toys 9.34% shows people have faith in every type of purchase so marketers from each sector/industry should put more impetus to E Retailing.

Based on the findings and analysis above, it can be concluded that the current state of online retailing in U.A.E is below the accepted standards of online shoppers. Continuous erosion of margins making marketers to look into offering product and services online but there are shortcomings. It is seen that their lies a great potential for online retail stores in the U.A.E, as in general there is a positive attitude of shoppers for online shopping, but the future of online retailing in the U.A.E depends on identified key factors as mentioned in the report and that need attention and if addressed efficiently and successfully will lead to the success of online retailing in the U.A.E. These factors include competitive price, variety of products, user friendliness of the website, adapting multiple security measures, offering multiple payment methods, social networking, postal system, international rating and finally having a professional appearance. Online retailers need to have a wide variety of products on hand. This method enables the customers to have a wide selection of products to choose from. Some items can be included that are specialized and cannot be found in the traditional retail stores.

Another important factor which plays an important role for the online retail site is the user friendliness and convenience of the website. The user has to be able to create an account, and access personal information without any hassle. They should also be able to shop easily and be able to speak to online support at any given time. Security is considered as the other major factor in an online shop. As the major backbone for any IT structure system security play a big role to provide guarantee to the customers and safety to the retailers. Adapting to multiple security methods is a good way to bring out this assurance and the issue has to be communicated to the customers on the site.

Another factor that plays a major role is offering the customers the choice to pay using their preferred methods. These include Cash on Delivery system, credit card payment, and money transfer.

The online retailers must also understand that in order to be able to keep the shoppers on their websites and interested the website’s appearance has to be professional and designed by a dedicated designed team. Competitive pricing is perhaps the most crucial element in attracting shoppers in the first place and making sure their return in the future for their purchasing needs. One advantage that online retailers have is that they can reduce their profit margins, since they do not have the extra costs of a traditional retailer, such as rent, utility and other costs.
Online retailers can also use online shopping portals if they lack the skills to create and manage their own retail websites. Specialized pick up options can also be granted to the shoppers so that they can go ahead and deliver the products rather than paying for the delivery.

**Recommendations for Future Researchers:**

In online retailing as in any retailing business it must not be forgotten that elements of the integrated marketing communication tools are required in order to attract, retain and maintain customers. Marketers and Government need to look into E Retailing Fraternity as mentioned in model. Further research can be undertaken to comprehensively finding communication correlation ship between integrated marketing tools and e Retailing.

No research is comprehensive and further research can bring more insight into slow yet developing online retail in UAE. The Relational Direction Model (RDM) of E Retailing developed by researcher emphasis that marketers should focus on Sector/sections 1 (Upper half of model) factors like known as E Retailing Fraternity E Retailing Enablers (EE), E Retailing Boosters (EB), E Retailing Aiders (EA), E Retailing Modernizers (EM), E Retailing Impactors (EI) E Retailing Discretors (ED). All the variables in these factors would lead UAE to E Retailing. Further research on this model can bring insight into factors mentioned in the model, their relationship and further insight if any on validity of this model

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