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INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESIS (ES)

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

LIMITATIONS

SCOPE FOR FURTHER RESEARCH

REFERENCES

APPENDIX/ANNEXURE

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BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.

- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

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- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

UNPUBLISHED DISSERTATIONS

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

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ACTIVITY CATALOG IN CUSTOMER PROSPECT - A PATHWAY TO E-TAILING EXCELLENCE

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ABSTRACT

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

KEYWORDS
electronic retailing, e-tailing, e-commerce, e-business, catalog of activities of consumers.

JEL CODE
L81

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

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

3. LITERATURE REVIEW
With a view to acquire a broad and multi-faceted perception of the e-tailing trend in India and thereby, deriving the customers' role, their deliberations and compulsions in particular, the researcher has made an exhaustive study of the literature containing several surveys, scholarly articles, books, dissertations, conference proceedings and other resources which are relevant to the area of research (Greenfield T, 2002). This has also included research papers, conference reports, online journals, business magazines, newspapers, annual reports, industrial survey data, e-tailing journals (IMRB, IAMAI), previous research theses, statistical reports, reviews, abstracts, and electronic media. Some of the important ones are mentioned below:
Yashaswi (2012) in his research work "e-Retailing: Is India ready for it?" mentioned that the ultimate aim of the e-retailer is to develop a sustainable competitive advantage. Further, he has discussed various advantages and disadvantages of e-retailing from consumer side and various challenges faced by service providers such as e-customer retention, customer service, and secure payment. He has also addressed the issue of infrastructure, which is required for providing e-retailing facility from service provider side like architecture of the website-payment system, supply chain management, troubleshooting help desk, customer data base management and so on. However, this has provided the researcher a clear understanding on customers' role.
Jush and Ling, (2012) suggested that e-commerce experience, product perception and customer service have important relationship with inclination towards online shopping. According to them consumers who purchase online are more likely to buy clothes, books and make travel booking.
Michal Pilik, (2012) stated that logistics, security and privacy of information, timeliness, availability, convenience, customer service were criteria looked into by the customers at the time of online shopping. The study widely helped the researcher in conceiving the idea of customer's rights and their entitlements in a nut shell.

Gurleen (2012) focused to identify the demographic profile of adopters and non-adopters of online shopping and also the various reasons for adoption and non-adoption of online shopping. Perceived benefits like price consciousness, convenience, variety and easy payment option are the four significant factors of online shopping. Respondents of age group 36-45 years were adopters of online shopping.

Ahmadi (2011) proposes a new model for evaluating e-customer on the conceptual insights based on Electronic Customer Life Time Value. With real option analyses, the above study predicts all the future customer cash flow in e-retailing.

Eid, M. (2011) studied determinants of e-commerce customer satisfaction, trust and loyalty in Saudi Arabia. The objective of the study was to identify the factors that influence the extent to which Saudi consumers trust, are satisfied with, and are loyal towards B2C e-commerce. It is also perceived from the paper as to how customers have to support the e-tailers in gaining their trust and loyalty to their satisfactory levels.

Forouhandeh Behnam et al. (2011) in their research demonstrated that the commercial terms viz. warranty, assurance, website maneuverability and enjoyment are essential elements, which largely contribute to the progressing growth of online business. This requires an appropriate strategy and implementation of the above commercial parameters suitably wherever required since these involve a quantum of expenditure.

Moore and Taylor (2011) studied the effect on payment mode on willingness to spend. Their experiment presented evidence that payment via credit card is much higher than the cash payment. Studies also found that credit card fosters increase of non-essential purchases (Soman, 2003); and that it acts as lifestyle facilitator (Bernthal, Crockett, & Rose´s, 2005). A suitable strategy in this direction has to be drawn by the e-tailers to promote cashless transactions.

N.Delafrooz. L, H. Paim and A. Khatibi (2011) studied the areas of trust and consumer attitudes and observed that they have direct effect on buying online intention; while the convenience, price, broader product selection, and earnings have indirect effect. This exposure also can help the customer in changing their attitudes in the positive direction with respect to e-shopping.

Rofiq, A., Mula, J. (2010) studied The Effect of Customers' Trust on E-Commerce: A Survey of Indonesian Customer B2C Transactions. The objective of the study was to analyze the effect of vendor's ability, benevolence and integrity towards e-commerce customers' trust.

Dolatabadi and Ebrahimi (2010) examined the effect of individual characteristics on consumer online buying decision and factors that influence the trust in online shopping. They developed a model with seven antecedents (Perceived reputation, Perceived size, Perceived trustworthiness of the Internet merchant, Perceived privacy protection, Perceived security protection, Perceived risks and Perceived benefits of trust). But the result showed that perceived risk, perceived security protection and perceived reputation were significant predictors of the consumer trust in online shopping.

Sahney, S., Shrivastava, A., Bhimalingam, R. (2008) studied consumer attitude towards online retail shopping in the Indian context. The objective of the study was to look into the various aspects of online shopping in modern day environment and to identify those factors that affect the development of their attitudes towards online shopping.

Delafrooz Narges et al., (2009) found that utilitarian orientations, convenience, price and wider selection are a significant determinant of consumer's attitude toward online shopping. Consumers are looking for more convenience (time and money saving), cheaper prices and wider selection when they shop online. Consumers who value the convenience, prices and wider selection of internet shopping tend to purchase more online and more often. From this the researcher has also gained knowledge on how the behavioral patterns yielding to the situations shape the customers' needs at micro level.

Q. Su, Z. Li, Y. T. Song and T. Chen, (2008) showed that, online consumers are more concerned with the a) attributes associated with the resulting quality and b) customer service over web transactions. There are six perceptions of the quality perceived by customers: (1) information ease of use; (2) quality; (3) consumer service; (4) websites design; (5) process controllability; and (6) outcome quality. Based on the above perceptions it is noted that the confidence in the brand affect decisions to buy online as so to enhance the online sales.

Kierkegaard, P. (2008) in his paper "Fear of e-shopping – anxiety or phobia?" focused on finding the reasons behind the reluctances from consumers to purchase online. He found that a number of people fear online shopping and mistrust the technology. So service providers must develop the trust to reduce the perceived risk. In the angle of consumers, the above study aided the researcher in finding grounds for allaying such fear/phobia in the minds of consumers.

Kim et al., (2008) defined knowledge as consumer's degree of acquaintance with selling entity, which includes vendor information and understanding relevant procedures such as searching for products, information and ordering through website. Knowledge based trust occurs when internet users are familiar to one another to interact frequently.

Araghchi, S. (2007) studied service quality, customer satisfaction, customer experience and behavioral intention in Iranian retail store. The objective of the study was to investigate and determine the nature of service quality construct and its relationship with these of customer satisfaction, customer-experience and behavioral intention. The study also aim to identify which dimension is best predictor of service quality in terms of generating the outcome.

Brown, B., Oleksik, G., Bisdee, D (2007) in their publication "Consumer attitudes review, internet shopping" established as to how consumers perceive the internet as a sales channel & the reasons for using it or not, how consumers use the internet to purchase goods/services and their experiences of such use. The study investigates the factors affecting internet purchasing behavior such as consumer attitude, belief, personality, nature of website and so on.

Zhou et al., (2007) identified nine types of consumer factors, including demographics, Internet experience, normative beliefs, shopping orientation, shopping motivation, personal traits, online experience, psychological perception and online shopping experience affect consumer online shopping.

Catherine Demangeot, Amanda J. Broderick, (2006) used a theory-building approach to understand how consumers perceive their experience of the navigation of an online shopping environment and identify the facets which make up their experiential intensity. The paper first reviews the literature on the experiential attributes of web sites. It then outlines the methodology and explains the use of a "shopping with consumers" approach to uncover consumer perceptions.

Min-yang Wang, Hui-Ming Kuo & Sheue-Ling Hwang (2002) have made an extensive study on B2C consumer behavior and developed a viable model with 10 step approach towards motivation known as preliminary B2C consumer behavior model. The purpose of this study was to develop a complete and detailed consumer behavior model for B2C electronic transactions. They have indicated that the service providers must focus from the consumer's point of view instead of seller's point of view. This study amply supported the researcher to frame his mindset in going about to understand the customers' role and to proffer certain suggestions.

Walsh and Godfrey (2000) suggest that analogies can be drawn from the approach that e-retailers take in building customer loyalty and satisfying customer need. An e-retailer builds the relationship over time by demonstrating an interest in the customer, listening to and understanding the customer. There is an interaction with the customer one-on-one. In turn the customer grows to trust the e-retailer. Once the relationship is established the customer needs to have a strong reason not to continue with it. The researcher finds that the customers also should deliberate their candid views sans duality and ambiguity to the e-tailers enabling understand them in right perspective.

Newe" (2000) highlighted that companies must leverage customer information for the effective management of customer relationships on the Internet. Seybold and Marshak (1998) made similar points, again focusing on the need for customer-focused strategies that engage customers and build communities of loyal customers. Such strategies suggest something much more radical than the basic e-commerce brochure-ware approach adopted by many businesses at the moment.

Palumbo and Herbig (1998) The typical Internet user of the twentieth century is young, professional, and affluent with higher levels of income and higher education They value time more than money which automatically makes the working population and dual-income or single-parent households with time constraints better candidates to be targeted by non-store retailers (Burke, 1997). Actually, both demographics and personality variables such as opinion leadership or risk evasiveness are very important factors that are considered in studies trying to determine the antecedents of Internet purchases (Kwak et al., 2002). Confirmatory work shows that income and purchasing power have consistently been found to affect consumers' propensity to shift from brick-and-mortar to virtual shops (Co-mor, 2000). The researcher makes out from the study that the affluence alone is not the incumbent factor for online buying habit but the affinity and interest together with the will that matter. As such the Middle/Lower class also can resort to online purchase based on their interests.

Gallaugher (1997), envisaged that the typical Internet consumer would be better educated and more affluent than the average shopper. Burke (1997) suggested that Internet shopping might be most appealing to those consumers who didn't have much time or desire to go shopping. Other authors predicted that in an Internet world, the balance of power may shift to the consumer (Bakos, 1991; Hagel & Armstrong, 1997), and in so doing, this would make Internet shopping appeal to those who wanted to get the best value from their retail spend (McWilliam et al, 1997).

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

4. STATEMENT OF THE PROBLEM

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

5. OBJECTIVES OF THE STUDY

1. To inculcate general awareness on internet penetration, fast growth of e-commerce business and its advantages to the citizens, developing a passion for e-commerce in general, and suggesting methodical way to operate & practice of e-shopping in the easiest way, in particular with sustained interest.
2. Advocating the consumers in the angle of reaping the peripheral benefits from e-tailing, for which the e-commerce offers and immense scope, such as improving knowledge, awareness, broadening their vision, communication skills and so on.
3. Considering the above two objectives, design a structured and practicable catalog of activities involved in e-shopping indicating its ease of use for their easy operations.

6. METHODOLOGY

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

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

7. DATA ANALYSIS

ANALYSIS OF THE DEMOGRAPHICS

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

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

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

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

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

ANALYSIS OF INTERNET USAGE

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

ANALYSIS OF E-SHOPPING ACTIVITIES

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

CORE FACTORS ANALYSIS

For micro level analysis, part by part, of the entire data collected has been divided in to five categories, which act as the core contributing factors and corresponding sub elements. The significance levels (considered 0.05) achieved though the statistical analysis with the help of SPSS using ANOVA method adequately proved the consistency of the results obtained through the analysis. This has necessitated the researcher in devising appropriate catalog of activities in chronological order, which not only helps the consumers to follow the right approach in their transactions, but encourages them to go in for the online shopping also.

Detailed analysis of the core factors mentioned in the methodology consisting of:

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TABLE 1

S. No	CORE FACTORS	SUB FACTORS
1.	Organizational	a. Brand Image b. Corporate Image c. Organization/Website Policies and d. Age of website
2.	Technological	a. Mobile application compatibility b. Security c. User-friendly environment d. Accessibility e. Speed f. Website design (Time saving, Internal search, Multimedia content)
3.	E-Commerce Strategies	a. Link with other credible websites b. Quality of website c. Manufacturer information d. Detailed offers e. Terms and Conditions f. Payment methods g. Delivery methods h. 24/7 Services i. Feedback j. Grievance Handling k. After sales services: (Product installations, Warranty, Product returns, Money refunds, Maintenance, Periodic checks)
4.	Consumer Behavior	a. Trust b. Convenience c. Product quality d. Price e. Payment methods f. Product and price comparisons g. Reviews and opinions
5.	External	a. Government Support b. Legal Framework c. Banking services d. IT Infrastructure e. Competitors f. Culture

1. ORGANIZATIONAL FACTORS

TABLE 2

ANOVA						
Organizational Factors		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
Brand Image	Between Groups	15.834	1	15.834	14.604	.000
	Within Groups	412.012	380	1.084		
	Total	427.846	381			
Corporate Image	Between Groups	10.293	1	10.293	10.514	.001
	Within Groups	373.955	382	.979		
	Total	384.247	383			
Age of Website	Between Groups	11.817	1	11.817	15.033	.000
	Within Groups	301.851	384	.786		
	Total	313.668	385			
Website / Organization Policies	Between Groups	11.413	1	11.413	13.389	.000
	Within Groups	327.333	384	.852		
	Total	338.746	385			

2. TECHNOLOGICAL FACTORS

TABLE 3

ANOVA						
Technological Factors		**Sum of Squares**	**Df**	**Mean Square**	**F**	**Sig.**
Mobile application compatibility	Between Groups	15.834	1	15.834	14.604	.000
	Within Groups	412.012	380	1.084		
	Total	427.846	381			
Security	Between Groups	16.248	1	16.248	15.738	.000
	Within Groups	392.309	380	1.032		
	Total	408.558	381			
User Friendliness	Between Groups	12.960	1	12.960	12.948	.000
	Within Groups	380.370	380	1.001		
	Total	393.330	381			
Speed	Between Groups	11.121	1	11.121	11.114	.001
	Within Groups	382.213	382	1.001		
	Total	393.333	383			
Website Design						
Internal Search	Between Groups	10.776	1	10.776	10.643	.001
	Within Groups	386.763	382	1.012		
	Total	397.539	383			
Time Saving	Between Groups	11.413	1	11.413	13.389	.000
	Within Groups	327.333	384	.852		
	Total	338.746	385			
Accessibility	Between Groups	10.533	1	10.533	10.253	.001
	Within Groups	392.426	382	1.027		
	Total	402.958	383			
Multimedia Content	Between Groups	12.914	1	12.914	12.936	.000
	Within Groups	379.330	380	.998		
	Total	392.243	381			

3. E-COMMERCE STRATEGIES

TABLE 4

ANOVA

E-Commerce Strategies		Sum of Squares	Df	Mean Square	F	Sig.
Link with other credible websites	Between Groups	15.834	1	15.834	14.604	.000
	Within Groups	412.012	380	1.084		
	Total	427.846	381			
Quality of Website	Between Groups	.294	1	.294	.257	.613
	Within Groups	436.515	381	1.146		
	Total	436.809	382			
Manufacturer Information	Between Groups	16.248	1	16.248	15.738	.000
	Within Groups	392.309	380	1.032		
	Total	408.558	381			
Detailed Offers	Between Groups	16.668	1	16.668	15.824	.000
	Within Groups	400.267	380	1.053		
	Total	416.935	381			
Terms and Conditions	Between Groups	.553	1	.553	.598	.440
	Within Groups	352.272	381	.925		
	Total	352.825	382			
Payment Methods	Between Groups	16.773	1	16.773	15.927	.000
	Within Groups	400.203	380	1.053		
	Total	416.976	381			
Delivery Methods	Between Groups	31.974	1	31.974	19.376	.000
	Within Groups	681.511	413	1.650		
	Total	713.484	414			
24/7 Services	Between Groups	10.804	1	10.804	8.875	.003
	Within Groups	530.805	436	1.217		
	Total	541.610	437			
Feedback	Between Groups	10.678	1	10.678	10.315	.001
	Within Groups	395.444	382	1.035		
	Total	406.122	383			
Grievance Handling	Between Groups	5.568	1	5.568	5.785	.017
	Within Groups	365.774	380	.963		
	Total	371.343	381			
After Sales Services						
Product Installations	Between Groups	8.298	1	8.298	8.166	.005
	Within Groups	388.178	382	1.016		
	Total	396.477	383			
Warranty	Between Groups	.397	1	.397	.495	.482
	Within Groups	305.660	381	.802		
	Total	306.057	382			
Product Returns	Between Groups	10.533	1	10.533	10.253	.001
	Within Groups	392.426	382	1.027		
	Total	402.958	383			
Money Refunds	Between Groups	10.923	1	10.923	10.439	.001
	Within Groups	399.702	382	1.046		
	Total	410.625	383			
Maintenance	Between Groups	2.238	1	2.238	2.332	.128
	Within Groups	365.673	381	.960		
	Total	367.911	382			
Periodic Checks	Between Groups	5.134	1	5.134	5.593	.019
	Within Groups	348.858	380	.918		
	Total	353.992	381			

4. CONSUMER BEHAVIOR FACTORS

TABLE 5

ANOVA						
Consumer Behavior Factors		**Sum Squares**	**df**	**Mean Square**	**F**	**Sig.**
Trust	Between Groups	11.121	1	11.121	11.114	.001
	Within Groups	382.213	382	1.001		
	Total	393.333	383			
Convenience	Between Groups	11.413	1	11.413	13.389	.000
	Within Groups	327.333	384	.852		
	Total	338.746	385			
Product Quality	Between Groups	10.776	1	10.776	10.643	.001
	Within Groups	386.763	382	1.012		
	Total	397.539	383			
Price	Between Groups	16.879	1	16.879	15.951	.000
	Within Groups	402.118	380	1.058		
	Total	418.997	381			
Payment Methods	Between Groups	16.986	1	16.986	16.217	.000
	Within Groups	398.012	380	1.047		
	Total	414.997	381			
Product and Price Comparisons	Between Groups	11.214	1	11.214	13.544	.000
	Within Groups	317.946	384	.828		
	Total	329.161	385			
Privacy	Between Groups	12.960	1	12.960	12.948	.000
	Within Groups	380.370	380	1.001		
	Total	393.330	381			
Reviews and Opinions	Between Groups	10.008	1	10.008	10.178	.002
	Within Groups	375.614	382	.983		
	Total	385.622	383			

5. EXTERNAL FACTORS

TABLE 6

ANOVA						
External Factors		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
Government Support	Between Groups	14.926	1	14.926	189.963	.000
	Within Groups	2.750	35	.079		
	Total	17.676	36			
Legal Framework	Between Groups	11.174	1	11.174	21.077	.001
	Within Groups	18.556	35	.530		
	Total	29.730	36			
Banking	Between Groups	14.505	1	14.505	80.514	.001
	Within Groups	6.306	35	.180		
	Total	20.811	36			
IT Infrastructure	Between Groups	14.715	1	14.715	144.848	.000
	Within Groups	3.556	35	.102		
	Total	18.270	36			
Competitors	Between Groups	12.688	1	12.688	51.904	.001
	Within Groups	8.556	35	.244		
	Total	21.243	36			
Culture	Between Groups	9.586	1	9.586	18.329	.000
	Within Groups	18.306	35	.523		
	Total	27.892	36			

8. FINDINGS & CONCLUSIONS

1. The major participants are in the age group of 21-40 and mainly post graduates and to certain extent graduates also, under the income level of Rs. 10k to 50k consisting of more professionals.
2. While all the respondents have exposure to internet, majority of which posses mediocre skills. Most of them are using broad band and mobile net.
3. Huge part of the respondents is the net-shoppers. Nearly half of them shop at least once in a month, around 17 per cent weekly once and 16 per cent are frequenters.
4. A large part of respondents prefers to shop with the renowned e-tailers like amazon, flipkart, snapdeal, paytm, jabong etc., and due preference is given to the reputational aspects of the retailer with regard to brand image (not product), corporate image, age of website and website/organizational policies.
5. The e-shoppers mainly consider mobile application compatibility, security, user friendliness, accessibility and speed while initiating the purchases. They do not bother much about website features like time saving, internal search option and multimedia content.
6. The e-shoppers often look for the manufacturer information, detailed offers, terms and conditions, delivery methods, 24/7 services, feedback, grievance handling displayed on the website and its link with other credible websites.
7. The consumers particularly check for the retailers' terms in respect of product installations, warranty, product returns, money refunds, maintenance and periodic checks while doing online shopping.
8. The consumers are very particular about trustworthiness and mutual trust factor of the retailer, convenience, product quality, cost-effectiveness, easy payment methods, product features and price comparisons with other e-tailers, privacy, reviews and opinions from other customers.
9. Now-a-days consumers are developing awareness towards the general aspects like the role of government, legal framework, banking services, competitors' information, IT infrastructure and culture in the process of e-tailing business.
10. Generally the net-shoppers are attracted towards the aesthetics of the e-tailers website which goads them to shop online.

9. SUGGESTIONS & RECOMMENDATIONS (CATALOG OF ACTIVITIES)

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

- develop an ardent passion towards internet operations and enhance their skills from time to time 'to be at home' with the any kind of transaction.
- spend some time to study the e-tailing scenario which helps them to get themselves logically convinced about the advantages of e-shopping. This habit is sure to make them well conversant with the digital literacy that is required in the conduct of e-tailing.
- be well acquainted with the operation of digital devices such as smartphones, tablets, laptops and desktop PCs for purposes of communication, expression, collaboration and advocacy.
- be more patient in selecting website for ordering the product/service and not just go by brand of the product or image of the company.
- have a comprehensive understanding of website/organization policies to avoid ambiguity of any sort and for conducting effective transactions enabling the retailer to offer better services.
- acquire proficiency in English language, as it is the common medium for the interactions.
- keep their eyes and ears open to the cyber threats and offences happening often. They are advised to look for the padlock icon (https://) displayed left to the URL to ensure security and privacy of the website.
- meticulously check for the credibility aspects of the website and its related links, as it is the prime source of trust, before placing an order for any product/services. They have to ensure that a) website is visually appealing, b) whether it is updated from time to time, c) has link with other credible websites, d) availability of e-tailer contact information, e) whether the policies are indicated without any ambiguity, f) whether professional affiliations and memberships are highlighted, g) indication of social media contacts, h) speed and accessibility, i) whether the site is maintaining blog etc.
- verify various offers/deals given by various e-tailers, not just be carried away by an attractive offer found in the first sight, as it so happens that many a time the others might provide more lucrative and beneficial offers.
- have a critical understanding of terms and conditions because of the legality involved, in order to ward-off unpleasant implications.
- have ample knowledge on various payment methods and processes stipulated by the vendor, though COD (Cash on Delivery) is attractive. They are suggested to evaluate thoroughly various advantages provided by the bankers like reward points system, cash back and discounts. This is because the payment is related to effective financial management.
- learn and understand different delivery methods and logistic support rendered by the vendor in terms of fast, timely, convenient and comfortable delivery leading to utmost satisfaction.
- develop their knowledge concerning the commercial aspects of the transactions such as after sales services which include installations, warranty/guarantee clauses, returns & refunds, periodic checks by vendor regarding functioning of the product and whether the customer is happy with the product/service, maintenance etc.
- aim always at promoting the mutual trust (consumer vis-à-vis e-tailer) as it creates a decent bonding and solves many problems present and future.
- be quality conscious always as quality is perennial and has no cap. They have to also give importance to aesthetics keeping in mind "the thing of beauty is joy forever".
- prepare a comparative chart in respect of specifications, price, delivery, warranty and guaranty, offers & discounts the other vendors are offering before proceeding with ordering a product/service.
- necessarily go through all the reviews and opinions of the other customers regarding the product/service in order to get a right product at right time.
- acquire adequate knowledge on the online banking process which helps them in many ways in dealing with transactions of all kinds i.e., from placement of order till receipt of the product and tackling subsequent consequences, if any.
- develop familiarity with the mobile commerce. It is incidental that all the websites offer better discounts and other benefits compared to desktop operations.
- look for the advantages of the multimedia of various kinds published by the e-vendors which make an imprint in their minds. Always keep in mind that a good photo can be worth a thousand words (and maybe a million rupees).
- not to be carried away by the high discounts offered by the e-vendors, but know more about the product worth and such discounts are feasible. Perceive the abnormality at the first sight itself.
- keep the information of the product like model number and specifications ready with them, to look for the exact/near alternate, when they find it difficult to get their product of their choice.
- be necessarily within the limits of their set budget for the product they desire to buy, not yielding to the tempting advertisements; lest it becomes a psychological obsession. They should understand that they are going-in for virtual shopping but is spending the real money.
- be clear about when to cut their losses when shopping online for a particular product, otherwise they can be entangled in the time-wrap which leads to nowhere and in such cases it is better to log off and try again later--or simply go for conventional shopping.
- make it a point to register their complaints, if any, in case of any problem with the transactions. They should be never hesitant in this aspect because it is retailers duty to offer hassle-free transactions not only to help the consumer but to themselves also in promoting their goodwill as well as business. It is also an alert to the other consumers to be on right path and get the reparation in case of a valid issue.
- never resort to unethical practices of any kind like cheating the vendors with acts like fraudulent & undue returns, deliberately misleading the sellers with ambiguous communications, willful non-payment, posting malicious comments/reviews tarnishing the image of the e-tailer and so on.

10. CONCLUSION

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

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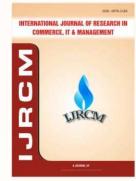Sd/-
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