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Online Shopping and Buyers' Perception: A Critical Analysis

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Abstract:

The traditional shopping behavior is different from the internet shopping behaviour. The existing literature on online consumer behaviour is taken as the basis for the analysis of online shopping perception of online buyers. The study is mainly aimed at to examine the relationship between value congruence and trust. It is found out from the analysis that there are several indicators which influence the behaviour of online buyers. Of which there are two or more factors extremely cross loaded are deleted. It is essential to reduce these scales into sub-dimensions in order to improve the effectiveness and usefulness of additional analysis.

It is observed from the data that the average no. of customers prefer to buy first from this website. The existing customers would like to continue of shopping through this website, which offers the best prices. The customers are showing interest to buy the products that are recommended by this website. It is also found from the analysis that the users are more trust and favorite towards the websites. It also shows that the Website Company is fair and truthful in dealing with the customers. They believed that these website companies will keep their promises and assurances. The information received from them is credible and never misused personal information.

Keywords: e-commerce, trust, trustworthiness, website security, refinement scales

1. Introduction

The 'click-to-buy' concept is fast catching up in India, with increase in the number of broadband and dial-up internet connections, limited personal time for shopping, increased use of plastic money and large base of the young population that spends a considerable time online. These stated factors are facilitating a rapid growth of online shopping with the industry players scaling up to meet the consumer requirements. Most retailers are developing and maintaining their own online sale portals for easy consumer access, facilitating online purchases are good examples of this trend.

2. Development of E-Commerce

The starting of e-Commerce applications started in the early 1970s with electronic funds transfer (EFT), which refers to the computer-based systems used to perform financial transactions electronically. However, the use of these applications was limited to financial institutes, large corporations, and some dynamic businesses houses. The Electronic Data Interchange (EDI) was developed in the late 1970s to improve the limitation of EFT. The EDI enlarged the pool of participating company from manufacturers, retailers, service providers and others. According to Census 2010, it is known that more than 50% of the total population in India is aged under 25 and over 65% of the population is aged under 35, which will lead to rise of internet population on web or mobile driven by the need for communication and information available on internet. The following Figure-1 shows that the internet users as percentage of population, since 1990s is on the rise, and more specifically from 2000 onwards there is a phase shift from phase 0 to upwards phase.

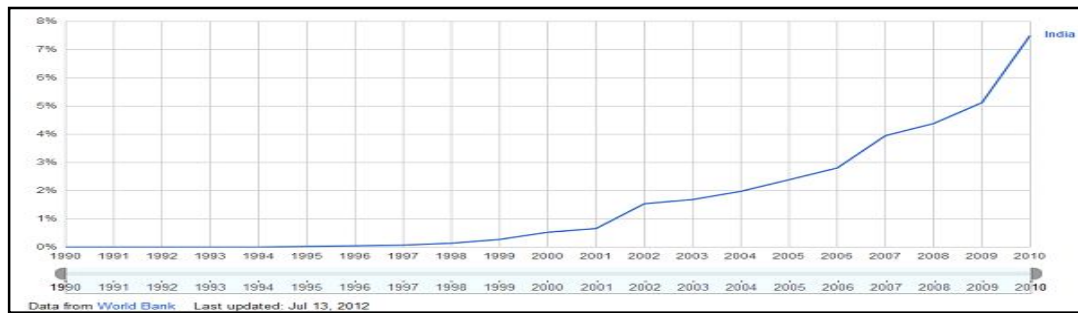


Figure 1: Internet Users as a % of Population during 1990-2010

There are four phases of the development of internet users during which drastic changes took place, which are discussed as under.

2.1. First Phase

Connecting and Entertaining - Not all 'claimed' 121 million of internet users are frequent on Internet. According to IAMAI, the active number of Internet users is around 97 million. Of which the internet users are using the internet actively for networking, social and professional with more than 45 million users on face book and more than 15 million on LinkedIn. The users in this phase can be considered as high potential for e-Commerce market with the rise of disposable income.

2.2. Second Phase

E-Business Basics - Online travel is still the bigger pie for Indian e-Commerce. More than 10 million transactions happen on IRCTC each month and 28 percent of the total travel gets booked through online, which represent 87 percent (Aventus: 2011) of the Indian e-Commerce market, but it also includes the B2B transactions, which are substantial. The online classifieds such as Naukri & Bharat Matrimony have acquired a lot of youth to go online. Users in this phase will require some building of trust for online shopping and promoting product e-Commerce as 'convenience' to make them shift towards upward phase.

2.3. Third Phase

Comparable Goods Purchases - Consumers developing trust to purchase online in an emerging market, such as India initially will look to risk buying products that they are confident of without touch and feel. The same happened when Flipkart started to deliver books and electronics online for such consumer behavior. Other categories people opt for are mobiles, laptops, software and music to purchase from online. People in this phase are more likely to shift to high purchasing behavior online and in diverse categories.

2.4. Fourth Phase

Subjective Goods Purchases - Apparels, beauty, jewelry, grocery, baby and kids products, stationary are some categories, whose players have started popping in Indian online retail market, where consumers purchase pattern, which 'traditionally' is to touch-and-feel, try, has started to go for online buying with more informed buying decision and tools that supports it. Especially apparel has seen a good amount of traction in the industry, both from consumers and merchants in recent years, which is a positive shift for the industry; companies such as Myntra, Jabong, have acquired consumers who are 'early adopters' for their first transactions online and customers acquired in this category will tend to come back for online shopping, if experience is delivered.

3. Online Business

Internet shopping has become the third most popular Internet activities, immediately following email using and web surfing. Online consumer behaviour is complex and can be described as the process of purchasing products or services via the Internet, and consumer behaviour is "the study of human responses to products, services, and marketing of these products and services". During the process of Internet shopping, the potential consumer recognized a need for products or services, and then, they use Internet for searching related information. If the information search result can meet their needs, the potential consumers evaluate alternatives in order to choose one of the best products or services, and final purchase is made and following with post-purchase evaluation.

As the traditional shopping behaviors are also could be transferred to internet shopping behaviour. Therefore, this paper will pick some points of view in association with consumer behaviour that mentioned above and together with other ideas to have a deeper discussion. The current status of studies of online consumer behaviours is investigated through an analysis of existing literatures as background studies of consumer behaviours in order to understanding of the dynamic of the online shopping field. After the consumer behaviour background examined, the shopping motivation of consumers and decision making process are considered to be in this study.

4. Internet Applications

The physical distance between online buyers and sellers, the absence of sales people, and the separation between buyers and products make consumers uncertain about whether the system is able to perform the functions it should provide. 'Trustworthiness of Internet shopping medium' found to be perceived the competency of the entire transaction system and reduce the perceived risk and positively

influenced consumer trust in online shopping. Further, the website properties (i.e., adequacy of product description and width of product selections) and search functionality (i.e., operational efficiency, speedy transmission of words and images, clarity of search-related words, and usefulness of help functions), which represent the utilitarian value of an online shopping site, positively affect the trust in online shopping.

Transaction security is also one of the important dimensions for the success of online trading for providing the online company's institutional status on its payment and refund system, as well as on its policy on the use of private information. The security overpayment system contributes to a lessening of perceived risk in online shopping. For instance, the presence of logos or symbols representing a website's security helps develop online trust. An acceptable refund policy would increase the company's credibility, as would a statement promising a discretionary use of private information (Liu, Marchewka, and Ku 2004; Kim and Prahakar 2004). McNight, Choudhury, and Kacmar (2002) recognized the importance of protecting private information in encouraging consumers' willingness to engage in online relationships.

This dimension of trust relates to the seller's intentions to ascertain that they act in the buyers' best interest and want to continue intimate relationships with the buyers. The uncertainty avoidance dimension determines the value people place on continuing relationships, thus affecting the relative importance of transaction security as a determinant of online trust. When we trust a person or organization, there is an increase in our likelihood of taking risks with them. In e-commerce, the potential risk is greater due to the anonymity, distance and lack of physical interactions.

Therefore, the study of online trust is critical in understanding, why people do or do not engage in e-commerce activities. While many other factors can influence trust in e-business, value congruence may be unique and particularly important. The durability of affect-based trust created through value congruence makes it more desirable than a trust created by other means. This qualitative difference sets value congruence apart and merits further study and evaluation.

In this study, it is aimed at to examine the relationship between value congruence and trust. Further, it is also to analyze how sellers in the online marketplace can harness this relationship 'willingness to be vulnerable' concept. For example, when customers place an order online, they have to reveal sensitive personal and financial information, like address and credit card numbers to the vendor. In order to engage in online transactions, customers need to trust vendors enough to put themselves in a potentially vulnerable position. Chow and Holden [9] found that e-commerce customers cannot physically interact face-to-face with a human representative, so they must rely on their trust in the organization when making purchases.

Trust is a key concept in internet, both in e-shopping made by consumers and in e-business that takes place between companies. Consumers that purchase over the internet not only need to have trust in the site offering products or services, but also has to have trust in internet itself as a media for commerce, communication and distribution. The buyer has to have some confidence when using internet and making transactions in the digital environment. Hence, the internet buyers put a lot of importance on the trustworthiness of the seller.

Customer satisfaction is also the most significant factor which affects the efficiency of the online trading business. In order to satisfy the customers, company should improve its services and products. This overall satisfaction has a strong positive effect on customer loyalty intentions across a wide range of product and service categories. Factors which determine the extent of expectations are: customer needs, customer value and customer cost. At the same time it is also quoted by several researchers who studied customer choice that choosing a product or service is influenced by the buyer's characteristics. These include: cultural, social, economical and psychological factors. In addition to the buyer's characteristics, a purchase decision is influenced by the buyer's decision process also.

Information about the opinion of the customer regarding a product or service is of essential importance, and can be obtained in several ways, such as customer surveys, phone interviews, and customer panel discussions. It is also important to measure customer satisfaction continuously. Customer satisfaction can relatively influence customer loyalty and retention, which in turns increases firms profit and efficiency. If a company wants to satisfy its customer, it should first investigate factors which affect the customer satisfaction.

Against this background, the present study aimed at to examine the following specific objectives of the study:

- i. To examine the concept of trust, trustworthiness and investigate the nature of trust, trustworthiness and satisfaction of online shoppers.
- ii. To assess the relationship between trust, trustworthiness and satisfaction of online shopping in the select area of the study.
- iii. To evaluate the relationships between the trust, trustworthiness and satisfaction and their contribution to the development of trust in electronic business.

5. Collection of Data

The data are collected by conducting a survey through online from a total of 1254 respondents and analyzed for confirmation of the facts. While collecting the data from the sample respondents, items of non response rates are low. However, some indicators received a zero or nil (don't know) rating from a huge number of respondents. This was anticipated since known the ample nature of the questionnaire, a few respondents capacity, not be able to reply all questions. Certainly, the majority of these indicators are connected to characteristics of online purchases that are improbable to have been knowledgeable by all customers. For example, those who have not experienced any problems with their buyers would not be able to rate the buyers' readiness and capability to resolve customer troubles.

On the other hand, by desires the “don’t know” alternative, as a substitute of leave out the questions completely, these respondents specify an enthusiasm to offer precise and whole information. Therefore, the purposes of quantitative analysis, it was suitable to consider these cases as non-usable data. When the composed data set was recorded accordingly (i.e., nil or zero ratings are recorded as missing data), the non response rates for some indicators increased extensively. This in turn enlarged the number of cases with missing data in the whole data set.

Therefore, it was determined that cases with a practically, little amount of missing data would be retained for model testing purposes. However, since the collected data set was adequately vast, a more conventional level of 20% was adopted for this study with the aim of further increasing the consistency of the systematic outputs. All cases with 20 percent or more missing data are then excluded from the analysis and this resulted in a usable sample size of 980.

6. Dimensional Scales

In view of the fact that the dimension scales consisted of items that are initially used in different studies, as well as those that were recently developed for this research based on the existing theory, it is necessary to “cleanse” the scales prior to some supplementary analysis could be conducted. This involved calculating Cronbach’s alpha scores for each of the scales and removing indicators with low item-to-total correlations (<0.40) when they were considered not to represent a unique and significant theoretical dimension. Normally, the dimension scales performed well at this stage (Cronbach’s alpha > 0.70) and it was essential to eliminate only a few items due to reduced item-to-total correlations.

7. Exploratory Factor Analysis

The Factor analysis has been used to summarize the data structure in a few dimensions of the data. The aim of the factor analysis is to find out a small number of factors that explains most of the data variability. For Exploratory Factor Analysis, the principal component with varimax rotation and Eigen value greater than 1 and factor loadings greater than 0.4 are used (Kaiser, 1958). For this point, the scales are subject to an exploratory factor variable analysis (EFA) with varimax rotation. Primarily, the number of factor variables to be extracted is set using Eigen value ≥ 1 as the main condition. The resulting yield did not present an interpretable explanation; the number of factor variables extracted are increased gradually in anticipation of an acceptable answer is established.

Scale	Number of items			Reliability Score
	Total	Deleted	Remaining	
Trust	16	2	11	0.88
Trust worthiness	24	6	18	0.92
Quality Website design	16	Nil	16	0.94
Quality Service	18	Nil	18	0.93
Website security perception	9	Nil	9	0.88
Satisfaction	12	Nil	8	.094
Cost awareness	14	Nil	14	0.92
Association quality	4	Nil	4	N/A

*Table 1: Results of Dimensional Scale Refinements
Source: Compiled from the collected data in field survey.*

Table-1 shows the results of dimensional scale refinements. It can be seen from the data that the indicators that extremely cross loaded on two or more factor variables are deleted. With the exceptions of overall satisfaction (four items) and association quality (one item), all other scales consist of numerous indicators. Hence, it is essential to reduce these scales into sub-dimensions in order to improve the effectiveness and usefulness of additional analysis. The consistency of each consequential factor variables are then assessed by using its Cronbach’s alpha value. More details on the Explanatory Factor Analysis are discussed in the following paragraphs.

7.1. Trustworthiness of Customers

Two items are deleted because of high cross factor loadings. These are TrW-4 (I am willing to provide this company with my testimonials) and TrW-6 (it is unlikely that I would switch to another Website). The screen test suggested a five factor variable solution. All five factor variables have Eigen values greater than 1, and the remaining 14 items form a neat and highly interpretable five factor variable solution that explains 78 percent of the variance. The underlying dimensions of trustworthiness are:

- TrWorth-1 (three items): supporting the quality website through customer purchasing behavior and word-of mouth message;
- TrWorth-2 (three items): underneath the quality website through customer purchasing behavior and privilege.
- TrWorth-3 (two items): supporting the lesser price compassion and resistance to transform.
- TrWorth-4 (two items): supporting the eagerness to increase the scope of consumption in favour of the sellers; and
- TrWorth-5 (four items): supporting the company through an associate like behaviors.

Factor Variable	Indicator
TrWorth1	TrW1: Regularly, I would use this website to shop online for the product. TrW2: I prefer first buying from this website.
TrWorth2	TrW3: I often advise this website to my friend. TrW8: I take it as a privilege to share my experiences on this website with my friends. TrW14: I would like to continue of shopping from this website offers best prices. TrW10: I try to use this website, whenever I need to make a purchase.
TrWorth3	TrW7: I am willing to provide if, company requests my comments/suggestions. TrW9: I never shop at any other website for products that are available on this site. TrW12: I usually visit this website regularly. (*)
TrWorth4	TrW15: I prefer this website to other similar websites for online shopping. TrW16: I usually prefer to buy products that are suggested by this website.
TrWorth5	TrW5: I take the pride in telling others about my experiences on this website. TrW18: I would be willing to try to view the new offers on this website. TrW4: I say positive things about this website to others. TrW19: I trust that this is my favorite website

Table 2: Dimensions of Customer Trustworthiness
(*) Deleted in CF Analysis

Sl. No	Module	Strongly Agree	Agree	Unsure	Disagree	Strongly Disagree	Don't know
		Frequency					
1	TrW1: Regularly, I would use this Website to shop online for the product	492	264	338	128	24	0
2	TrW2: I prefer first buying from this Website	325	468	296	64	80	0
3	TrW3: I often advise this Website to my friend	783	329	132	7	3	0
4	TrW4: I say positive things about this Website to other people.	642	392	168	48	4	0
5	TrW5: I take pride in telling other people about my experiences on this Website	244	474	429	82	25	0
6	TrW7: I am willing to provide if, company requests my comments/suggestions	520	410	186	94	42	0
7	TrW8: I take privilege inform to my friends about my past experiences on this website	842	349	48	12	2	0
8	TrW9: I never shop at any other Websites for products and services that are available on this site for better prices	320	228	542	150	12	0
9	TrW10: I try to use this website whenever I need to make a purchase	520	410	186	94	42	0
10	TrW12: I usually visit this website regularly. (*)	294	327	428	136	68	0
11	TrW14: I would like to continue to shopping from this website offers best prices	724	286	168	54	18	0
12	TrW15: I prefer this Website to other similar sites.	345	364	428	79	38	0
13	TrW16: I usually interest to shop to buy more products that are recommended by this Website	256	536	326	124	12	0
14	TrW18: I would be willing to try new offers on this Website	542	412	262	24	14	0
15	TrW19: I trust that this is my favorite website	247	409	523	63	12	0

Table 3: Results of Frequency of Respondents Agreement with Statements.
(Each Statement is considered as one Module)

Source: Compiled from the collected data through an online survey

8. Analysis of Trustworthiness Factor Modules

8.1.TrW1: Regularly, I would use this website to shop online products

With reference to the data in table-3 of the module one that is "Regularly, I would use this website to shop online for the product", if it comes across at the outcome in table-4.3 that 39.2 percent of the respondents agreed with the statement that regularly, I would use this website to shop online for the product, and only 0.64 percent of the respondents are not known with the statement. Likert scale

scores are also calculated by multiplying each frequency by the likert scale score ranging from 5 = strongly agree to 0 = don't know, and then a total score is divided by the sample size, i.e., 1294 to get the average score. The higher the average score, the greater the respondents' agreement with the module. It can be seen from the data that the average score is 3.83, which shows the average online shoppers in India use this website to shop online for the products/services.

8.2.TrW2: I prefer first buying from this Website

With reference to the data on module-2, i.e., "I prefer first buying from this website" if we come across at the outcome in table-3 that 25.91 percent of the respondents agreed with the statement that regularly prefer first buying from this website to shop online and only 1.67 percent respondents didn't know this statement. The higher the average score, the greater the respondents' agreement with this module. It can be seen from the data in table-3 that the average score is 3.66, which shows the average of customers prefer to buy first from this website.

8.3.TrW3: I often advise this website to my friends

With reference to the module-3, i.e., "I often advise this website to my friend" , if we come across at the outcome in table-3 that 62.4 percent of the respondents agreed with the statement that regularly, I would use this website to shop online for the products and only 0.2 percent respondents disagree with the statement. The higher the average score the greater the respondents' agreement with the module. It can be observed from the data that the average score is 4.50, which shows the average advise about this website to my friends.

8.4.TrW4: I say positive things about this Website to other people.

With reference to the module-4, i.e., "I take it as a privilege to inform my friends about my past experiences about this website" if we come across at the outcome in table-3 that 67 percent of the respondents agreed with the statement that regularly, take privilege to inform to my friends about my past experiences on this website and only 0.1 percent respondents disagree with the statement. The higher the average score, the greater the respondents' agreement with the module. The average score is 4.60, which shows on an average, I would like to continue to shopping from this website, which offers the best prices.

8.5.TrW5: I take pride in telling other people about my experiences on this Website

With reference to the module-5 that is "I would like to continue to shopping from this website offers best prices" if we come across the data in table-3 that 57.7 percent of the respondents agreed with the statement that like to continue to shopping from this website offers the best prices and only 1.4 percent of the respondents are disagree with the statement. The higher the average scores the greater the respondents' agreement with this module. The average score is 4.30, which shows the average often advise this website to my friends.

8.6.TrW7: I am willing to provide if, company requests my comments/suggestions

With reference to the module-7, that is "I am willing to provide if, company requests my comments/suggestions" if we come across at the outcome in table-3 that 43.7 percent of the respondents agreed with the statement that the company request comments/suggestions the respondents willing to suggest and only 0.3 percent of the respondents are disagree with the statement. The higher the average score the greater the respondents' agreement with the module. The average score is 4.2, which shows on an average the company requests for comments/suggestions.

8.7.TrW8: I take privilege inform to my friends about my past experiences on this website

With reference to the module-8 that is "I take privilege inform to my friends about my past experiences on this website" if we come across at the outcome in table-3 that 43.7 percent of the respondents agreed with the statement that take it as privilege to inform to the friends about his experiences on this website and only 0.3 percent respondents are disagree with the statement. The higher the average score the greater the respondents' agreement with the module. The average score is 4.2, which shows on an average it is informed to my friends about the past experiences on this website.

8.8.TrW9: I never shop at any other Websites for products and services that are available on this site for better prices

With reference to the module-9 that is "I never shop at any other website for products and services that are available on this site for better prices" if we observe the data in table -3 that 25.5 percent of the respondents agreed with the statement that regularly, I never shop at any other Websites for products and services that are available on this site for better prices and only 0.95 percent of the respondents are disagree with the statement. The higher the average score, the greater the respondents' agreement with the module. The average score is 3.50, which describes that on an average to prefer this website for purchase that are available on this site for better prices.

8.9.TrW10: I try to use this website whenever I need to make a purchase

With reference to the module that is "I usually visit this website regularly" if we come across at the outcome in table-3 that 23.4 percent of the respondents agreed with the statement that regularly, I usually visit this website regularly for the product and only 5.42

percent of the respondents are disagree with the statement. The higher the average score the greater the respondents' agreement with the module. The average score is 2.57, which speaks that on average it is advised that this website used to visit regularly.

8.10.TrW12: I usually visit this website regularly. ()*

With reference to the module-12 that "I prefer this Website to other similar sites" if we come across at the outcome in table-3 that 27.5 percent of the respondents agreed with the statement that regularly, prefer this website to other similar sites and only 3.0 percent of the respondents are disagree with the statement. The higher the average scores the greater the respondents' agreement with the module. The average score is 3.6, which shows on an average they prefer this website to other similar websites.

8.11.TrW14: I would like to continue to shopping from this website offers best prices

With reference to the module-14 that is "I usually interest to shop to buy more products that are recommended by this website" if we come across at the outcome in table-3 that 20.4 percent of the respondents agreed with the statement that regularly interest to shop to buy more products that are recommended by this website. Only 0.9 percent of the respondents are disagree with the statement. The higher the average scores the greater the respondents' agreement with the module. The average score is 3.7, which explains on average it usually interest to shop to buy more products that are recommended by this website

8.12.TrW15: I prefer this Website to other similar sites.

With reference to the module-15 that is "I take pride in telling other people about my experiences on this website" if we come across at the outcome in table-3 that 37.8 percent of the respondents agreed with the statement that regularly, I take pride in telling other people about my experiences on this website. Whereas, 1.9 percent of the respondents are disagree with the statement. The higher the average scores, the greater the respondents' agreement with the module. The average score is 3.66, which shows on average often advise take pride in telling other people about my experiences on this website.

8.13.TrW16: I usually interest to shop to buy more products that are recommended by this Website

With reference to the module-16, that is "I would be willing to try new offers on this website" if we come across at the outcome in table-3 that 43.2 percent of the respondents agreed with the statement that regularly, be willing to try new offers on this website for the purchases and only 1.1 percent of the respondents disagree with the statement. The higher the average scores the greater the respondents' agreement with the module. The average score is 4.15, which shows on an average it would be willing to try new offers on this website.

8.14.TrW18: I would be willing to try new offers on this Website

With reference to the module-18 that is "I say positive things about this website to other people" if we come across at the outcome in table-3 that 51.1 percent of the respondents agreed with the statement that regularly, I say positive things about this website to other people about the products. Only 0.3 percent of the respondents, disagree with the statement. The higher the average scores the greater the respondents' agreement with the module. The average score is 4.29, which shows on an average he advised positively about this website to other people.

8.15.TrW19: I trust that this is my favorite website

With reference to the module-19 that is "I trust that this is my favorite website" if we come across at the outcome in table-3 that 41.7 percent of the respondents agreed with the statement that regularly, trust that this is my favorite website for the product. Only 0.9% respondents disagree with the statement. The higher the average scores, the greater the respondents' agreement with the module. The average score is 3.60, which shows on an average it trust that this is my favorite website.

Factor Variable	Cronbach's alpha	Indicator	Mean	Std Dev	Skewness	Kurtosis	Kolmogorov-Smirnov-sign @0.001	Factor loading
							Statistic	
TrWorth1	0.92	TrW01	3.8357	1.743	-0.492	-0.717	0.172	0.84
		TrW02	3.6626	0.962	-1.041	2.121	0.283	0.68
		TrW03	4.5008	1.665	-0.473	0.393	0.171	0.86
TrWorth2	0.78	TrW08	3.5486	1.583	-0.656	0.282	0.176	0.78
		TrW14	4.29183.6860	1.525	-0.355	-0.564	0.182	0.72
		TrW10		1.440	-0.258	-0.217	0.208	0.82
TrWorth3	0.74	TrW07	4.2328	1.560	0.042	-0.782	0.154	0.87
		TrW09	3.5486	1.641	0.254	-0.751	0.132	0.88
		TrW12(*)	2.5773	1.332	-0.313	-0.815	0.188	0.78
TrWorth4	0.78	TrW15	3.6860	1.359	-0.249	0.092	0.206	0.85
		TrW16	3.7170	1.186	-0.596	0.834	0.199	0.86
TrWorth5	0.81	TrW05	3.6620	1.188	-0.755-0.263	0.876	0.252	0.81
		TrW18	4.1515	1.384	-0.762	0.714	0.192	0.80
		TrW04	4.2918	0.751	-0.283	0.806	0.185	0.83
		TrW19	3.6029	1.172		0.798	0.216	0.82

Table 4: Dimensions values of Customer Trustworthiness

Source: Compiled from the collected data

8.16. Trust

The Explanatory Factor Analysis indicated that Trust is only two factor variables having Eigen values greater than one. However, this solution is difficult to interpret. Further examination indicated that a two factor variable solution is both economical and interpretable, although four indicators had to be deleted due to cross-factor loading. The resulting two factor variables explain that 78.46 percent of the total variance, and represent two major aspects of trust.

Factor Variable	Indicator
Trust1	TR1: This company has a good reputation. (*) TR3: I feel this company is fair in dealing with me. TR4: I feel this company is truthful in dealing with me. (*) TR5: I would characterize this company as honest. (*) TR6: This company gives me a trustworthy impression. TR7: I believe that this company will keep its promises and Assurances. TR9: The communication I receive from this company is credible. (*)
Trust2	TR11: I am sure that what I have requested will be done correctly. TR12: I trust that this company will not misuse my personal information TR13: I believe that the website is trustful on its dealing with me.
Trust3	TR14: I believe that the website would keep its commitments. TR15: I believe that the website is capable and proficient in business. TR16: I am willing to give my credit card number to this site

Table 5: Dimensions of Trust

(*) deleted in CF variable Analysis

Sl. No	Module	Strongly Agree	Agree	Unsure	Disagree	Strongly Disagree	Don't know
1	TR1: The company has a good reputation. (*)	562	314	301	56	21	0
2	TR3: I feel this company is fair in dealing with me	893	234	94	25	6	0
3	TR4: I feel this company is truthful in dealing with me. (*)	564	342	221	123	4	0
4	TR5: I would characterize this company as honest. (*)	458	312	246	78	112	48
5	TR6: This company gives me a trustworthy impression.	698	312	128	78	32	6
6	TR7: I believe that this company will keep its promises and Assurances.	812	226	178	26	12	0
7	TR9: The communication I receive from this company is credible. (*)	568	332	176	132	46	0
8	TR11: I am sure that what I have requested will be done correctly	834	294	92	24	10	0
9	TR12: I trust that this company will not misuse my personal information	894	224	125	8	3	0
10	TR13: I believe that the website is trustful on its dealing with me	788	346	88	24	8	0
11	TR14: I believe that the website would keep its commitments.	853	266	128	6	1	0
12	TR15: I believe that the website is capable and proficient in business.	861	228	123	34	5	3
13	TR16: I am willing to give my credit card number to this site	512	348	282	89	23	0

Table 6

Source: Compiled from the collected data in an online survey

8.16.1. TR1: This Company has a good Reputation. (*)

With reference to this module table 4.68 that is “This company has a good reputation” if we come across at the outcome in the table, 44.8 percent of the respondents agreed with the statement that regularly, this company has a good reputation for online for the product. Only 1.6 percent respondents are not known to the statement. The higher the average scores the greater the respondents’ agreement with the module. The average score is 4.06, which shows on an average this company has a good reputation.

8.16.2. TR3: I feel this company is fair in dealing with me.

With reference to the module-3 that is “I feel this company is fair in dealing with me” if we come across at the outcome in table, 71.2 percent of the respondents agreed with the statement that regularly, I feel this company is fair in dealing with me to shop online for the product and only 0.4 percent of the respondents disagree with the statement. The higher the average scores the greater the respondents’ agreement with the module. The average score is 4.57, which shows on an average this company is fair in dealing with me.

8.16.3. TR4: I feel this company is truthful in dealing with me. (*)

With reference to the module-4 that is “I feel this company is truthful in dealing with me” if we come across at the outcome in table, 44.9 percent of the respondents agreed with the statement that regularly, I feel this company is truthful in dealing with me to shop online for the products and only 0.3 percent of the respondents disagree with the statement. The higher the average scores the greater the respondents’ agreement with the module. The average score is 4.50, which shows on an average this company is truthful in dealing with me.

8.16.4. TR5: I would characterize this company as honest. (*)

With reference to the module-5 that is “I would characterize this company as honest” if we come across at the outcome in table-5 that 36 percent of the respondents agreed with the statement that I would characterize this company as honest. Whereas, only 8.9 percent of the respondents are disagree with the statement. The higher the average scores the greater the respondents’ agreement with the module. The average score is 3.62, which shows on an average that would characterize this company as honest.

8.16.5. TR6: This Company gives me a trustworthy impression

With reference to the module-6 that is “This Company gives me a trustworthy impression” if we come across at the outcome in table-5 that 55 percent of the respondents agreed with the statement that this company gives me a trustworthy impression and only 2 percent of the respondents are disagree with the statement. The higher the average scores the greater the respondents’ agreement with the module. The average score is 4.23, which shows on an average this company gives me a trustworthy impression.

8.16.6. TR7: I believe that this company will keep its promises and Assurances

With reference to the module-7 that is “I believe that this company will keep its promises and assurances” if we come across at the outcome in table-5 that 64 percent of the respondents agreed with the statement that I believe that this company will keep its promises and assurances and only 0.9 percent of the respondents are disagree with the statement. The higher the average scores the greater the respondents’ agreement with the module. The average score is 4.43, which shows on an average I believe that this company will keep its promises and assurances.

8.16.7. TR9: The communication I receive from this company is credible. (*)

With reference to the module-9 that is “The communication I receive from this company is credible” if we come across at the outcome in table-5 that 45.2 percent of the respondents agreed with the statement that communication I received from this company is credible. Only 3.6 percent of the respondents disagree with this statement. The higher the average scores the greater the respondents’ agreement with the module. The average score is 3.9, which shows on an average the communication I received from this company is credible.

8.16.8. TR11: I am sure that what I have requested will be done correctly

With reference to the module-11 that is “I am sure that what I have requested will be done correctly” if we come across at the outcome in table-5 that 66.5 percent of the respondents agreed with the statement that what I have requested will be done correctly this website to shop online for the product. Only 1.9 percent of the respondents disagree with the statement. The higher the average scores the greater the respondents’ agreement with the module. The average score is 4.52, which shows on an average what I have requested will be done correctly.

8.16.9. TR12: I trust that this company will not misuse my personal information

With reference to the module-12 that is “I trust that this company will not misuse my personal information” if we come across at the outcome in table-5 that 71.2 percent of the respondents agreed with the statement that this company will not misuse my personal information to shop online for the product. Only 0.2 percent of the respondents disagree with the statement. The higher the average scores the greater the respondents’ agreement with the module. The average score is 4.59, which shows on an average this company will not misuse my personal information.

8.16.10. TR13: I believe that the website is trustful on its dealing with me

With reference to the module-13 that is “I believe that the website is trustful on its dealing with me” if we come across at the outcome in table-5 that 62.83 percent of the respondents agreed with the statement that the website is trustful on its dealing with me to shop online for the product. Only 0.6 percent of the respondents are disagree with the statement. The higher the average scores the greater the respondents’ agreement with the module. The average score is 4.50, which shows on an average the website is trustful on its dealing with me.

8.16.11. TR14: I believe that the website would keep its commitments

With reference to the module-14 that is “I believe that the website would keep its commitments” if we come across at the outcome in table-5 that 68 percent of the respondents agreed with the statement that the website would keep its commitments for the products and only 0.07 percent of the respondents disagree with the statement. The higher the average scores the greater the respondents’ agreement with the module. The average score is 4.56, which shows on an average the website would keep its commitments.

8.16.12. TR15: I believe that the website is capable and proficient in business

With reference to the module-15 that is “I believe that the website is capable and proficient in business” if we come across at the outcome in table -5 that 68.6 percent of the respondents agreed with the statement that I believed that the website is capable and proficient in business to shop online for the products and only 0.39 percent respondents disagree with the statement. The higher the average scores the greater the respondents’ agreement with the module. The average score is 4.51, which shows on an average the website is capable and proficient in business.

8.16.13. TR16: I am willing to give my credit card number to this site

With reference to the module-16 that is “I am willing to give my credit card number to this site” if we come across at the outcome in table-5 that 40.84 percent of the respondents agreed with the statement that willing to give my credit card number to this site to shop online for the products and only 1.8 percent of the respondents disagree with the statement. The higher the average scores the greater the respondents’ agreement with the module. The average score is 4.50, which shows on an average willing to give my credit card number to this site.

Factor variable	Cronbach's alpha	Indicator	Mean	Std Dev	Skewness	Kurtosis	Kolmogorov-Smirnov-sign @0.001	Factor loading
							Statistic	
Trust1	0.98	TR1 (*)	4.0685	1.161	0.26	-1.15	0.21	0.79
		TR3	4.5765	1.052	-0.28	-0.47	0.23	0.94
		TR4 (*)	4.0797	1.064	-0.34	-0.27	0.23	0.96
		TR5. (*)	3.623	1.062	-0.37	-0.41	0.25	0.96
		TR6	4.2344	1.012	-0.52	0.16	0.25	0.93
		TR7.	4.4386	1.045	-0.61	0.42	0.26	0.92
		TR9 (*)	3.9920	1.063	-0.04	-1.12	0.22	0.80
Trust2	0.92	TR11	4.5295	1.086	-0.42	0.08	0.20	0.84
		TR12	4.5933	1.032	-0.96	1.30	0.29	0.69
		TR13	4.5007	1.142	-0.72	0.98	0.26	0.86
Trust3	0.89	TR14	4.5661	1.174	-0.62	0.28	0.32	0.92
		TR15	4.5127	1.176	-0.68	0.36	0.28	0.88
		TR16	3.9860	1.482	-0.52	0.22	0.21	0.82

Table 7: Dimensions values of Trust

(*) deleted in CF variable Analysis

Source: Compiled from the collected data in an online survey

9. Customers' Perception on Website Security

The calculated results indicated that only one factor variable has Eigen value greater than 1. On the other hand, a three factor variable solution proved to be more interpretable. One indicator (WSS6 – the return or cancellation policies of this company are customer-friendly and fair) was deleted because of high cross factor loading and the remaining eight items from two factor variables, which explain 86.72 percent of the variance.

These include:

- Risk (risk-two items): Risk perception would be useful to identify attributes of website security awareness
- Expertise (Exptr - two items): the degree of familiarity that a customer has with buying from the website.
- Security (Sec - four items): customer perception on the safety and security in buying from the website.

Factor Variable	Indicator
Risk	WSS5: I am confident that my private information is managed securely on this website. WSS9: This website provides complete information about security
Expert	WSS7: I know this website well structured and organized . WSS8: It is habitually for me to make a purchase decision when I use this website.
Secr	WSS1: Shopping on this website involves slight risk. WSS2: I think safe and sound in my transactions at this website. WSS3: I am happy with the information concerning security provided on this website. WSS4: I believe that payment details are highly protected on this website.

Table 8: Dimensions of Website Security Perception

Sl. No	Module	Strongly Agree	Agree	Unsure	Disagree	Strongly Disagree	Don't know
1	WSS1: Shopping at this Website involves slight risk	509	399	282	38	26	0
2	WSS2: I think safe and sound in my transactions at this Website.	478	388	260	92	36	0
3	WSS3: I am happy with the information concerning security provided on this Website.	684	286	172	93	4	0
4	WSS4: I believe that payment data is well protected on this Website.	824	238	149	30	13	0
5	WSS5: I like to confident that my private information is managed securely on this website	512	419	282	18	23	0
6	WSS7: I know this Website well.	726	348	68	89	23	0
7	WSS8: It is habitually for me to make a purchase decision when I use this Website.	463	433	328	86	28	0
8	WSS9: This site provides complete information about security.	510	463	269	9	3	0

Table 9: Website Security and Frequency

Source: Compiled from the collected data

9.1. WSS5: I like to confident that my private information is managed securely on this website.

With reference to the module-5 in table-8 that is “I like to confident that my private information is managed securely on this website.” if we come across at the outcome in table-7 that 40.8 percent of the respondents agreed with the statement private information is managed securely on this website. Only 01.8 percent of the respondents are disagree with the statement. The higher the average scores the greater the respondents’ agreement with the module. The average score is 4.09, which shows on an average it shows that the private information is managed securely on this website.

9.2. WSS9: This site provides complete information about security

With reference to the module-9 that is “This site provides complete information about security” if we come across at the outcome in table-8 that 40.8 percent of the respondents agreed with the statement that regularly, I would use this website, which provides information and security to online for the products. Only 01.8 percent of the respondents disagree with the statement. The higher the average scores the greater the respondents’ agreement with the module. The average score is 4.17, which shows on an average this site provides complete information about security.

9.3. WSS7: I know this Website well organized.

With reference to the module-7 that is “I know this Website well” if we come across at the outcome in the said table-8 that 57.8 percent of the respondents agreed with the statement that regularly, I know this website well and only 01.8 percent respondents disagree with the statement. The higher the average scores the greater the respondents’ agreement with the module. The average score is 4.32, which shows on an average I know this website, well organized.

9.4. WSS8: It is habitually for me to make a purchase decision when I use this Website

With reference to the module-8 that is “It is habitually for me to make a purchase decision when I use this website” if we come across at the outcome in table-8 that 36.9 percent of the respondents agreed with the statement that regularly, I would use this website to shop online for the product and only 7 percent of the respondents disagree with the statement. The higher the average scores the greater the respondents’ agreement with the module. The average score is 4.17, which shows on an average I make my purchase decisions by using this website

9.5. WSS1: Shopping at this Website involves slight risk

With reference to the module-1 in table-8 that is “Shopping at this Website involves slight risk” if we come across at the outcome in table-8 that 40.8 percent of the respondents agreed with the statement that regularly, I would use this website to shop online for the products and only 1.8 percent of the respondents disagree with the statement. The higher the average scores the greater the respondents’ agreement with the module. The average score is 4.06, which shows on an average shopping at this website involves slight risk.

9.6. WSS2: I think safe and sound in my transactions at this Website

With reference to the module-2 that is “I think safe and sound in my transactions at this Website” if we come across at the outcome in table-8 that 38 percent of the respondents agreed with the statement that repeatedly, this is safe and sound in my transactions at this website and only 2.8 percent of the respondents are disagree with the statement. The higher the average scores the greater the respondents’ agreement with the module. The average score is 3.94, which shows on an average it is more safe and sound during conduct of transactions at this website.

9.7. WSS3: I am happy with the information concerning security provided on this Website

With reference to the module-3 in table-8 that is “I am happy with the information concerning security provided on this Website” if we come across at the outcome in table-8 that 40.8 percent of the respondents agreed with the statement that regularly, I am happy with the information concerning security provided on this website for the products and only 1.8 percent of the respondents are disagree with the statement. The higher the average scores the greater the respondents’ agreement with the module. The average score is 3.9, which shows on an average happy with the information concerning security provided on this website.

9.8. WSS4: I believe that payment data is well protected on this Website

.With reference to the module-4 in table-8 that is “I believe that payment data is well protected on this Website” if we come across at the outcome of the table that 65.7 percent of the respondents agreed with the statement that regularly, I believe that payment data is well protected on this website and only 1 percent of the respondents are disagree with the statement. The higher the average scores the greater the respondents’ agreement with the module. The average score is 4.45, which shows on an average I believe that payment data is well protected on this website.

Factor variable	Cronbach's alpha	Indicator	Mean	Std Dev	Skewness	Kurtosis	Kolmogorov-Smirnov-sign @0.001	Factor loading
							Statistic	
Risk	0.89	WSS5	4.0996	1.864	-1.174	0.962	0.23	0.94
		WSS9	4.1722	1.382	-0.785	0.864	0.24	0.93
Exprt	0.74	WSS7	4.3277	1.482	-0.483	-0.266	0.17	0.89
		WSS8	4.1762	1.181	-0.867	0.709	0.26	0.82
Secr	0.94	WSS1	4.0677	1.161	-0.708	0.117	0.26	0.90
		WSS2	3.9409	1.090	-1.123	1.488	0.31	0.86
		WSS3	3.9234	1.142	-1.085	1.306	0.31	0.88
		WSS4	4.4593	1.114	-0.987	1.074	0.30	0.92

Table 10: Dimensions of Website security perception
Source: Compiled from the collected data in an online survey

10. Findings

The traditional shopping behavior is different from the internet shopping behaviour. The earlier studies of online consumer behaviour are taken as background for understanding the dynamic behaviour of online shopping field. After the consumer behaviour background examined, the shopping motivation of consumers and decision making process are considered to be in this paper.

It is found from the analysis that the indicators that extremely cross loaded on two or more factor variables are deleted, apart from when such cross factor loadings could be conceptually necessary. It is essential to reduce these scales into sub-dimensions in order to improve the effectiveness and usefulness of additional analysis. Further, it is aimed at to examine the relationship between value congruence and trust. The following are the specific findings of the study on the identified area of the study.

10.1. Trustworthiness

It is observed from the data that the average no. of customers prefer to buy first from this website. The users of the website advised their friends to use this website. The existing customers would like to continue of shopping through this website, which offers the best prices. The website organizers requests the users for their comments/suggestions very often. Further, they prefer this website to other similar websites. The customers are showing interest to buy the products that are recommended by this website. They take it very pride in telling others about their experiences on this website.

10.2. Trust

It is also found from the analysis that the users are more trust and favorite towards this website. It also shows that website company is fair and truthful in dealing with the customers. Further, they would characterize this company as honest and gives a trustworthy impression. They believed that this company will keep its promises and assurances. The information received from this company is credible and never misused personal information of the customers. The website would keep its commitments and capable and proficient in business. It is evident from the data that the customers are not hesitant to give credit card number to this website.

10.3. Customers' Perception

The study revealed that the private information is managed securely on this website. The users of the website felt that this website well organized and the shopping on this website involves negligible risk. It is also found from the analysis that on an average it is more safe and sound for conduct of transactions on this website. They also believed that the payment data is well protected on this website. The customers, who bought goods/services over the internet not only need to have trust in the site offering products or services, but also has to have trust in internet itself as a media for conducting trade transactions. The buyer has to have some confidence when using internet and making transactions in the digital environment. Hence, the internet buyers put a lot of importance on the trustworthiness of the seller. Besides, customer satisfaction is also the most significant important factor which affects the efficiency of online trading business. This overall satisfaction has a strong positive effect on customer loyalty across wide range of products and services. Customer satisfaction can relatively influence customer loyalty and retention which in turns increases firms profit and efficiency.

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