CHAPTER 2 LITERATURE REVIEW

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2.1 Introduction of literature review

The review of literature study has a very important role and one special place for research work. Literature review can be considered as the backbone of any research work. It is very useful to understand the topic and situates the current study within the existing body of knowledge. By doing the study of existing or past research it helps lots to find the gaps of past and current study. Also, it is helpful to avoid unnecessary repetition and build enhanced study on the platform of previous findings.

The problem of the research and review of past research create the perfect role of study.

The importance of reviewing literature can be helpful for studying as described below.

Sometimes research was done in the past and today the problem is still standing, in this case literature review helps researchers to solve problems by current point of view, ideas, technology and methods. It is also possible that several research have been done from a particular angle or point of view. However, testing different angles in various situations and locations can yield diverse results, contributing to a more comprehensive understanding of the problem. This approach can help solve issues by leveraging insights from past research through a literature review.

2.2 E-commerce

Electronic business, commonly referred to as e-commerce, is defined by the Oxford Dictionary (2012) as "business transactions conducted electronically via the Internet." Another definition provided by the Financial Times (2012) describes it as "the act of buying and selling over the Internet." E-commerce can be understood as the buying, selling, and exchange of goods and services conducted electronically by businesses, consumers, and other entities, with the Internet serving as the primary medium for communication.

Korper and Ellis (2001), along with Kotler and Armstrong (2012), discuss how internet business can be categorized into four main types based on the characteristics of the parties involved in the transactions. These categories include Business to Business (B2B), Business to Consumer (B2C), Consumer to Consumer (C2C), and Consumer to Business (C2B).

When we talk at an early stage or start of e-commerce then we must have to begin discussion starts from Amazon, Alibaba and eBay, then letter on the 21st century

come with flipkart and many other platforms. These were the early inventors of the web-based enterprise industry. These companies are currently trading various groups of objects all over the world and have transformed the global platform into a new economic zone. Customers repeatedly visit different online platforms in their routine life.

Korper and Ellis (2001) noted that e-commerce offers customers a wider range of products, more detailed information, and greater ease of use. Furthermore, online businesses continue to be a popular platform for purchasing and selling goods and services. This provides customers with the convenience of making transactions anytime and anywhere via the internet or online shopping (Ko et al., 2004).

According to T. Stafford, A. Turan, and M. Raisinghani (2004), the use of the internet correlates with individuals' perceptions of computers. Previous studies indicate that the male population generally views the internet and technology more positively. Historically, the internet was predominantly used by men, but the gap is narrowing due to the increasing use of mobile technology. In India, however, only 29% of internet users are female (UNICEF), largely due to cultural factors that restrict women's exposure to new technologies.

Sharma and Mittal (2009), in their study titled "Prospects of Online Business in India," highlighted the significant growth of e-commerce in India. With a large population, internet shopping holds immense potential. E-commerce has become a fundamental part of daily life in India, as well as globally. Numerous websites offer a variety of products and services, with some even providing unique products combined with comprehensive services. E-commerce platforms in India provide multi-product categories, including apparel for men, women, and children, health products, books, gifts, consumer electronics, household items, jewelry, software, entertainment media, real estate, and more.

Ramírez Nicolas (2010) observed that "The Internet has revolutionized several aspects of daily life, from how we communicate and interact with banks, to how we consume news, entertainment, and even conduct commerce. This shift has been driven by companies continuously introducing innovative business models." Discount coupons, traditionally a powerful marketing tool, have also evolved in the digital age, attracting new customers and fostering customer loyalty by encouraging repeat purchases.

Internet Retailer (2011) reported that the online business sector has experienced Atmiya University, Rajkot, Gujarat, India

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substantial growth in recent years. According to their findings, "online commerce is capturing an increasing share of the total retail sales market and expanding at an accelerated pace."

Rigby (2011) discussed Forrester's reports, which revealed that the e-commerce sector in the United States reached \$200 billion in 2011, accounting for approximately 9% of total retail sales. In the UK, e-commerce represented 10% of overall sales, and globally, electronic retailing accounted for between 15% to 20% of total sales. This rapid growth has led e-commerce companies to pay increasing attention to online business, contributing to higher sales figures.

According to Internet Retailer (2012), e-commerce shopping trends in the United States continued to rise, with online shoppers spending around \$202 billion in 2011. This figure was expected to grow to \$226 billion in 2012. Projections indicate that by 2016, U.S. online shoppers will spend approximately \$327 billion. Additionally, it is estimated that in 2016, 192 million people in the U.S. will prefer shopping online over traditional brick-and-mortar stores.

As per Ananya Bhattacharya, QuartZ (2017) India's internet has a massive gender problem. The internet in India has a serious gender problem. Just 29% of all internet users in the country are female, according to a report by the United Nations Children's Fund (UNICEF). The 42-percentage point "digital gender gap" among internet users in India is far more extreme than the global divide. Across the world, 56% of all internet users were men in 2017, compared to 44% women. For the most part, this gap is a result of deep-seated cultural barriers, particularly in rural India. "One village governing body in rural Rajasthan stated that girls were not to use mobile phones or social media," the UNICEF report said. "Another village in Uttar Pradesh banned unmarried girls from using mobile phones (and from wearing jeans)."

The International Journal of Enhanced Research in Management & Computer Applications (2018) discusses how product types of influence gender perceptions in online shopping. In the early stages of e-commerce, male-oriented products such as computer hardware, software, and electronics were predominantly favored in online shopping. During the mid-2000s, sales of these products were considerably higher than those of products focused on female consumers, such as apparel and home goods.

According to a report by BCG-Google-Digital-Consumer-Spending-India (Feb 2018), the increase in online purchasing by women and new internet users from smaller cities is expected to contribute to a rise in digital spending, projected to reach \$100

billion by 2020.

In collaboration with the India Brand Equity Foundation (2019), Google and Tata Trust launched the 'Internet Saathi' project aimed at enhancing internet access among rural women in India. As part of the Digital India initiative, the government has introduced various programs such as Udaan, Umang, and the Start-up India Portal. Through the Internet Saathi project, over 16 million women in India have been reached, spanning 166,000 villages. Additionally, Udaan, a B2B online trade platform, connects small and medium-sized manufacturers and wholesalers with online retailers, providing support for logistics, payments, and technology. It operates in over 80 cities and delivers to more than 500 cities across India.

The UN e-Governance Index reports that India advanced 11 positions, reaching 107th place in 2016. Additionally, the government launched the Bharat Interface for Money (BHIM), a mobile-based platform designed to simplify digital payments.

Bain & Company (2019), E-Commerce Growth and Women's Role in India India is one of the fastest-growing e-commerce markets in the world, with estimates suggesting that the Indian e-commerce market will exceed USD 100 billion by 2025 (IBEF, 2021). Women in India, traditionally seen as the primary decision-makers for household purchases, are increasingly participating in online shopping. According to a report by Bain & Company (2019), women make up nearly 35-40% of the overall e-commerce consumers in India, and their online spending is expected to grow substantially. Women in urban areas, particularly younger women, are driving this change, though the participation of women in semi-urban and rural regions is also gradually rising, albeit at a slower pace.

A study by Verma and Jain (2017) indicates that the internet has become a powerful tool for Indian women to access products, compare prices, and make purchases at their convenience. E-commerce platforms provide women with increased control over their spending decisions and offer the freedom to shop without geographical limitations.

This access also facilitates the emergence of more niche markets, tailored to specific needs and preferences of women, such as beauty products, fashion, and wellness goods.

The economic impact of e-commerce on women is multi-dimensional, encompassing both their roles as consumers and entrepreneurs. Women have become major contributors to the e-commerce market, with studies indicating that 48% of online shoppers are women.

However, the gender digital divide, which affects women's access to technology and internet services, remains a significant barrier in many regions, particularly in developing countries (UNCTAD, 2021). These challenges continue to hinder the full economic potential of women in the e-commerce sector. According to a recent survey, women now account for 58% of online shoppers (BestMediaInfo Bureau, 2022). This tendency is even more noticeable in India now that online buying among women has risen significantly over the past few years.

2.3 Exploring Online Consumer Buying Patterns

Internet merchants and online retailers need to understand customers' purchasing behavior, especially in the context of e-commerce. An in-depth understanding of website designs and layouts is necessary to gather customer data and analyze buying behaviors. According to the Theory of Reasoned Action (TRA) (Ajzen & Fishbein, 1980), human actions are guided by intentions, which in turn are shaped by consumers' attitudes toward subjective norms. This theory has been applied effectively to understand consumer behavior in various contexts.

Khalifa and Limayem (2003), in their research titled "Drivers of Web Shopping," used established social theories to explain online consumer behavior. They conducted a study to identify the key factors influencing online shopping and assessed their relative importance. Their findings indicated that online shoppers' intentions are strongly influenced by their perceptions of the outcomes of shopping online, along with their attitude toward e-commerce.

In another study, Kim and Park (2003), in their work "Identifying Key Factors Influencing Consumer Buying Behavior in an Online Shopping Context," explored the relationship between various attributes of online shopping and consumer purchase behavior. Based on an online survey of 602 Korean consumers who used online bookstores, the study found that information quality, website user interface, and security perceptions significantly influenced consumers' satisfaction and social benefits, which in turn were crucial to consumers' website commitment and actual purchasing behavior.

Chang et al. (2005) focused on identifying the factors that drive online shopping activity. Their study categorized the factors influencing e-commerce behavior into three main groups. The first category addresses the perceived attributes of the online channel,

such as convenience, shopping conditions, service quality, and trust. The second category emphasizes the product attributes displayed on e-commerce websites. The third group of factors considers the attributes of online customers, including demographic factors, online shopping knowledge, and purchasing intentions.

Ying (2006), in his study titled "Modeling Consumer Behavior in Online Shopping Contexts," examined consumer buying behavior over multiple shopping sessions, focusing on variables such as product/service selection, online orders, and purchase quantities. He identified key factors influencing consumers to continue shopping based on the time elapsed since their last visit and the number of products left in the shopping cart. His research provides online marketers with valuable insights into consumer behavior based on shopping cart data.

Chen (2009), in his thesis "Online Buyer Behavior: An Empirical Study Based on the Theory of Consumers' Online Purchase Intentions," investigated the factors influencing e-commerce consumer behavior through the lens of purchase ease of use (PEOU) and trust. The study showed that these factors play a significant role in shaping online consumers' attitudes and their decision-making process. Additionally, the research indicated that lower product prices encouraged consumers to make online purchases.

In their research titled "Conceptualizing Consumer Behavior in Online Shopping Environments," Demangeot and Broderick (2007) proposed a comprehensive model that examines how consumers perceive online shopping environments. Their conceptual framework suggests that consumers view these environments as having potential for exploratory buying, with these perceptions influencing their experiences with the website, shopping value, and their intention to return to the site with the same purchase intentions.

Barnes and Guo (2011), in their study "Buying Behavior in Online Worlds," extended their model to include external motivations such as value, the desire for enjoyment, satisfaction, social factors, and consumer purchasing tendencies. These elements further explain the complexity of consumer behavior in the online shopping context.

According to Kotler and Armstrong (2012), technological advancements have rendered traditional shopping methods less efficient for consumers. With the rise of digital platforms, consumers now have easier ways to engage with brands and retailers. They emphasize that "The Internet has significantly altered consumer thinking,

including aspects such as convenience, speed, value, product information, and services. As a result, it has provided digital marketers with entirely new strategies to create value for customers and build long-term relationships."

2.4 Exploring Customer Views on E-commerce and an Analysis of Key E-commerce Variables

This literature evaluation investigates existing research on customer perception in the perspective of e-commerce, focusing on how consumers evaluate and engage with online platforms.

It also examines key variables such as convenience, trust, security, post-sale services, and user-friendliness that influence customer behavior and satisfaction.

2.5 Marketing & Influence

Marketing strategies play a major role in shaping consumer behavior, particularly through digital platforms. Influencers and targeted advertising significantly impact purchase decisions, especially in e-commerce environments. Here are various of the factors that affect marketing.

2.5.1 Effective Strategies for Digital Advertising

Over the years, internet-based advertising has become an essential medium for promoting products and services. This growth is largely driven by search and execution, where assessing the effectiveness of web advertising has become a crucial task. This process helps determine consumer perceptions about the viability of digital advertisements. Both advertising agencies and marketing professionals invest significantly in evaluating the effectiveness of online advertising in the digital world.

According to Avi Goldfarb (2011, Vol. 30, No. 3, pp. 380), response rates to traditional advertisements have decreased considerably, making online advertising a more effective medium for product promotion. Online ads are difficult to ignore, and Google has pioneered a non-search advertising model, AdSense, which generates approximately \$6 billion in revenue annually (Goldfarb, 2011).

The rapid growth of internet users has made traditional advertising mediums such as TV, magazines, newspapers, and radio increasingly obsolete (George Scifo, 2010). The internet offers a broader reach, connecting consumers in ways that support

the digital marketing of products and services. Scifo (2010) notes that "any form of advertisement that contributes to the online sales of products significantly improves the image of the organization."

The internet has become one of the most powerful tools for reaching billions of people globally. Online advertising is a popular and effective medium. According to PR Smith and Ze Zook (2011, 5th ed., Kogan Page, pp. 4), "The new advertising models retain potential customers and persuade them to engage with existing brands." Ecommerce companies have numerous opportunities to attract loyal online customers and establish lasting connections with their brands. These opportunities provide advertisers with the ability to time their promotions and product offerings more effectively (PR Smith & Ze Zook, 2011, pp. 4).

The success of online advertising can be assessed by examining the shopping behavior of online consumers globally. This type of promotion, which often targets specific geographic and demographic variables, has proven effective (Millward Brown, March 2009). Additionally, geographic targeting, based on consumers' IP addresses, is highly effective for promoting specific products and services. Yulia V. Smirnova (2013) states that geographic targeting is an ideal strategy for small businesses looking to profit from e-commerce. For example, geographic targeting enables advertisers to fine-tune their products and services using IP addresses and GPS data.

David S. Evans (2013, Vol. 7, Article 2) highlights how digital advertising is transforming the \$625 billion global advertising industry. Search engines and advanced navigation techniques help businesses boost their online sales. The internet often supplements the TV experience, with many online consumers believing that reviewing products and services online can influence their decisions, alongside the influence of TV advertising. In the early days of the internet, many advertisers did not fully recognize the power of online media and continued to rely on traditional TV and print methods. As Ad Juggler Inc. (2009, pp. 3-5) points out, early electronic ads were closely tied to the marketing of the product and the way it was sold on the internet.

Hollis Thomases (2001) defines web-based micro-advertisements as costeffective. Classified ads, which provide information about products and services based on a user's past interactions, are a prime example of micro ads that deliver valuable insights in a short amount of time.

According to Michael Zimmer (2006, Vol. 32), paid search advertisements represent an ideal model that allows online users to easily click on pages ranked in

search results, though these may not always be the most relevant to their search query. In contrast, Eszter Hargittai (2003, pp. 11-12) cautions that web navigation, based on previous search results, may not always yield the best outcomes for consumers. She suggests that the most effective online advertising occurs when consumers engage directly with marketers via emails and select in email campaigns, as these often generate the best results for digital marketing efforts.

Overall, online consumers benefit significantly from the wealth of opportunities available to them through web-based advertising, which continues to evolve as a powerful marketing tool.

2.5.2 Online Shopping Experiences Shared by Others

Typically, consumers prefer to shop with a friend or a partner to benefit from each other's suggestions and advice, which can influence their purchasing decisions. However, this behavior does not translate well to online shopping, where the consumer often shops alone in front of a computer. To address this gap, internet retailers can offer features such as product reviews or recommendations from customers who have already made a purchase or are considering making one. These reviews can be presented in various formats, such as text-based comments or ratings using stars, providing an alternative to the in-person advice a consumer might receive from a shopping companion (Wahlström, 2007). While these reviews are valuable, they should be approached with caution as they may be biased, either due to emotional responses or influenced by competitors or the company itself (konzept-welt.de).

Wahlström (2007) explains that online reviews have become especially influential for two main reasons: the rapid dissemination of information about products and services across the internet, and the increasing coverage of online content by traditional media such as newspapers, radio, and television. These media outlets often rely on bloggers and online communities to stay updated with the latest trends. For example, marketers and CEOs are increasingly becoming bloggers themselves, sharing their experiences and updates directly through company blogs. This direct communication helps companies engage with customers on a more personal level, thereby building trust (Frankel, 2007). As a result, blogs have become an essential part of customer engagement, allowing for immediate feedback and reducing the need for formal communication channels.

Consumers are not only looking for products and services but are also seeking

recommendations and a platform to share their own experiences. This interactive approach is a cost-effective way to enhance customer loyalty and create a word-of-mouth advertising effect. Social media platforms like Twitter and Facebook play a significant role in customer engagement. On Twitter, consumers can become part of the conversation, rather than just passive recipients of advertisements. Both platforms offer businesses the opportunity to interact directly with customers, providing transparency, personality, and approachability. To maintain customer interest, businesses must regularly update these platforms with new products, promotions, and engaging content. Otherwise, customers may lose interest, and the company risks losing its audience (Shih, 2009).

A study by Nielsen and Facebook, which surveyed around 0.8 million Facebook users, found that brand recognition, customer engagement, and purchasing intentions were higher when users saw that their friends had "liked" or engaged with a brand (Smillie, 2010). This research supports the idea that social media marketing is more effective than traditional advertising, as it fosters a more personal, trusted, and engaging experience for consumers.

2.5.3 Comments, Reviews & Information on Social Media

Bradley (2010) defines social media as a collection of technologies and channels designed to form and empower a potentially vast network of individuals to collaborate effectively. While IT tools to support organized cooperation have been around for quite some time, social media platforms, such as long-term communication, wikis, and blogs, facilitate collaboration on an unprecedented scale and enable harnessing the collective power of groups in ways previously unimaginable. Bradley (2010) also outlines six key characteristics that differentiate social media from other forms of communication and collaboration: participation, collaboration, transparency, opportunity, sustainability, and innovation. According to a report by the Swedish Media Akademin (2009), approximately 49% of the Swedish population engages with social media daily or at least several times a week (socialamedier.com).

Further research by Nielsen and Facebook, which surveyed over 800,000 Facebook users, revealed that online impressions, such as those formed through social media, significantly boost ad recall, brand awareness, and purchase intent when users see their friends endorsing a brand. This study reinforces the principle that social ads are more effective because they are perceived as more personal, engaging, and

trustworthy (Smillie, 2010). The study also found that social advertisements are especially impactful when integrated with paid and earned media. For example, when advertisements encourage users to become fans of a brand on Facebook, they can trigger their friends to do the same, leading to long-term effects that persist even after the campaign has ended (Smillie, 2010).

Although social media marketing is often associated with long-term communication platforms, its benefits extend beyond just Facebook. Consumers can interact with social media in many ways—sharing, liking, commenting, and consuming content—which creates a more engaging experience. A critical aspect of this is the desire for individuals to share content, as the more people share, the greater credibility and social standing they achieve within their peer networks (Smillie, 2010). In addition to Facebook, other major social media platforms include Twitter, LinkedIn, YouTube, wikis, and blogs (365socialmediacases.se). Looking ahead, social media marketing will become increasingly essential for online promotion. Neal Mohan, Vice President of Product Management at Google, emphasized that "every feature campaign must be social" in the future of online marketing. Mohan backed up his statement by noting that social ads contribute significantly to customer returns and consumer interaction (Golletz & Ogheden, 2010). The challenge today is that customers have learned to ignore most traditional online ads they encounter (Smillie, 2010).

Social media is not just a tool for advertising but also for creating deeper engagement and customer loyalty. Unlike traditional advertising, which often feels impersonal, social platforms provide opportunities for more direct interaction and personal connections with customers. Social media allows for easier communication, which can help businesses connect with new customers while maintaining relationships with existing ones (Shih, 2009). Furthermore, social media can play a pivotal role in transforming casual customers into loyal brand advocates. In the Facebook era, customers are not just passive recipients of information, they engage in bidirectional conversations that span across product development, sales, marketing, and customer support (Shih, 2009).

2.5.4 Reputation Management of e-Vendors and Suppliers

Frankel (2007) suggests that by using a blog, a company can establish a more personal connection with its customers, thus fostering trust. Blogs can be integrated into a company's customer service strategy, allowing customers to engage directly with

the business without the need for back-and-forth emails. This direct communication helps in building a stronger relationship between the company and the customer.

Additionally, details regarding delivery times and product availability should be easily accessible on the website. If the company is out of stock, this should also be clearly communicated (Ekberg, 2002). Modern customers expect prompt delivery, typically within two to seven days, though a common standard is up to two weeks. It is essential to keep customers informed if there is a delay in shipping. If a customer is promised delivery within five days but does not receive the product until a week later, it can severely damage the trust and reliability in the company. Consequently, the customer may choose not to purchase from the company again, preferring one that offers a longer delivery window but maintains its delivery commitments (Hansen, 2005).

Kim and Kim (2006) explored various factors that influence e-tailing success, including secure purchasing, purchase support, and the reputation of both vendors and suppliers. These factors were found to correlate with online consumer loyalty and perceived website qualities, such as knowledge of delivery procedures and secure transaction processes. In a similar vein, Srinivasan et al. (2002) surveyed online consumers to identify factors that influence e-loyalty. They found that product knowledge, product characteristics, and product development were strongly related to consumer loyalty, while convenience had no significant impact on online trust. Yun and Good (2006) focused on the market credibility of e-vendors and their after-sales support, emphasizing their importance for maintaining customer loyalty. In alignment with this research, Bansal et al. (2004) concluded that the quality of products and services delivered is crucial, with no compromises accepted in this regard.

2.6 User Experience & Interface Design

An easy and user-friendly user interface enhances the engagement of users. We can attract more users by simplifying navigation and interaction within digital platforms. Positive user experience is crucial in building trust and encouraging repeat usage in e-commerce environments.

Amit Kumar (2019) investigated in his research about two of the factors for traditional selling and online selling are delivery of product and warranty& guarantee of the product. He found that most customers are not satisfied with the delivery

service from physical sellers when e-commerce sellers provide better service of quick delivery and good warranty- guarantee of the product. As most of data for the research is secondary data, but some resources fulfilled that paytm, Flipkart and amazone are most reliable websites. These e-commerce websites won the trust of e consumer and create better goodwill in the mind of customers

2.6.1 Ease of Use

"Ease to find what customers want" and "clarity of product information" are crucial factors for making accurate assessments of product characteristics, as well as the overall structure of an e-commerce website. Numerous online experts have emphasized the importance of content, layout, and the way product information is organized on the website (Park & Kim, 2003). According to Baker et al. (2002), effective design and clear signaling significantly influence purchasing decisions, suggesting that e-commerce sites should prioritize web layout elements such as page appearance and structure. Additionally, website navigation and search functionality play a key role in the overall user experience (Koo, 2005).

The study further highlights that the way online features are implemented can have an impact on user perception. For example, factors related to price and value may be presented in various forms. However, "charges should be disclosed before completing the order," while "fees relative to other online shoppers" may not have the same level of influence on purchasing decisions. Regarding shipping-related factors, both "availability of delivery options" and "shipping costs," which gained importance in 2004, were found to have a positive impact on customer satisfaction. These factors contribute to a higher frequency of purchases and stronger intentions to buy products and services.

2.6.2 User Interface Design for Online Stores

With the ongoing evolution of online retailing, e-retailers are exploring new ways to incorporate features that are well-suited to the digital medium, such as web catalogs, product recommendations, personalization, and online advertising (Burke, 2002; Eroglu et al., 2003; Jin & Park, 2005; Kim & Kim, 2006; Park & Kim, 2003). Additionally, the design of online storefronts significantly influences customer brand loyalty, purchasing behavior, and commitment. While traditional, offline shopping has

long been a staple of consumer behavior, the emergence of online shopping, website features, and innovations like virtual storefronts is gradually shaping consumer purchasing decisions (Zeithaml et al., 2002; Szymanski & Hise, 2000). Several studies have examined the impact of website design and features on consumer purchasing evaluations and satisfaction, as well as other factors contributing to the performance and success of online retail (Lii et al., 2004; Weathers & Makienko, 2006).

Visual marketing is a strategy aimed at capturing attention and boosting sales. The way products are presented plays a critical role when launching new items, fashion trends, or ideas. It also serves the purpose of educating customers on how to use or style the products, often offering suggestions for product combinations. Online retailers can convey their store's image and entice customers to purchase through effective product displays. Like physical stores, factors like color, texture, background ambiance, and lighting contribute to the in-store experience. In virtual retail, mannequins serve as a powerful visual tool, showcasing clothing in a 3D manner. These mannequins function as the store's most valuable assets, acting as silent salespeople by clearly communicating information to customers (Pegler, 2006).

2.6.3 Simplified Process for Online Orders and Billing

The timing of customer interactions with various features of an e-commerce website plays a pivotal role in influencing their overall satisfaction. Research by Posselt and Gerstner (2005) suggests that customer satisfaction is closely tied to the sequence in which different online shopping elements are experienced. In the early stages of online shopping, aspects such as website design and visual appeal are crucial in attracting customers. As the shopping process progresses, however, factors such as the clarity and depth of product information and the protection of personal data become increasingly significant (Koo, 2005).

Further, Otim and Grover (2006) highlight the importance of specific website features such as layout, content, and functionality, which guide customers through various stages of the shopping experience. From pre-purchase browsing to post-purchase follow-up, these elements help in building a smooth and informed purchasing journey. Moreover, features such as intuitive and secure billing and payment process are essential for maintaining customer trust and satisfaction.

Overall, the strategic arrangement of website features influences customer satisfaction, with different attributes taking priority at various stages of the shopping experience. E-

commerce businesses must carefully design and organize these features to optimize the user experience, encourage successful transactions, and enhance customer loyalty.

2.6.4 E-Commerce Cart System

When there is a delay between the customer's selection of a product and their final purchasing decision, not all aspects of the online shopping experience continue to exert the same influence. As noted by Posselt and Gerstner (2005), the significance of satisfaction is impacted by the timing of the product evaluation. Specifically, the "recency effect" suggests that the proximity of product evaluation plays a crucial role in influencing consumer behavior. Clearly communicated charges before the completion of a purchase are important for both customer satisfaction and repeat buying behavior. Moreover, the transparency of product information and the variety of delivery options available are key factors influencing both satisfaction and the likelihood of repurchase, especially when the product is evaluated post-purchase.

Further, website design elements such as the ease of locating products and product assurance have been found to have distinct relationships with customer satisfaction, as well as the frequency of purchases made both before and after the transaction (Otim & Grover, 2006). This suggests that customers' pre- and post-purchase experiences are influenced by a variety of site design features and characteristics, which, in turn, affect their overall shopping behavior. However, Otim and Grover (2006) did not identify a significant impact of pre-purchase product attributes on consumer commitment, indicating that other factors, such as post-purchase evaluations and delivery-related considerations, may have more substantial effects.

2.7 Product & Service Offerings

Offering a good variety of products and services helps keep customers happy and coming back. Giving people what they need and like makes online stores more successful. Arora & Aggarwal (2018) stated in their paper that convenience, price and variety of products are the important factors considered by Indian women.

2.7 .1 Product and Service Quality Assurance

The quality of product or service information on an e-commerce site is crucial to customers' perceptions of the brand, as it directly influences their evaluation of the

website and its offerings (Park & Kim, 2003). Effective online content plays a vital role in establishing trust with e-customers, as it serves as a means to convey legitimacy and reliability (Mustafa, 2011; McKnight et al., 2002).

Park and Kim (2003) further emphasized that the quality of information presented on an e-commerce site has a direct impact on customer loyalty, highlighting its importance in the consumer decision-making process. Similarly, Cyr (2008) found that cultural factors also play a significant role in determining the perceived quality of information and, by extension, customer loyalty to the online retailer.

Parasuraman et al. (1988) outlined that customer service quality is often evaluated based on consumers' expectations of the services provided by a specific service provider. In the context of e-commerce, Santos (2003) described the quality of online service exchanges as the customers' evaluations based on their real-world experiences, particularly with respect to the excellence and nature of the online service, including delivery processes.

In the same vein, Wolfinbarger and Gilly (2002) developed the COM-Q scale to assess e-service quality, which includes 14 items categorized into four key dimensions: website design, reliability, security, and customer service. These measures are essential for evaluating the quality of online service providers and understanding factors that contribute to the effectiveness of e-commerce websites (Kuo, 2003; Devaraj et al., 2002; Liu & Arnett, 2000).

To be a successful online retailer, it is imperative to identify the core drivers of customer satisfaction and perceived value, as well as to comprehend the broader implications of service quality on customer retention (Boyer et al., 2007). A major challenge for online retailers is the lack of physical interaction with their customers, which creates a significant gap compared to traditional brick-and-mortar stores. This gap underscores the importance of operational service quality and customer satisfaction in the e-commerce context. Understanding and addressing these factors is essential for building lasting relationships with customers and ensuring the long-term success of the online retail business (Boyer et al., 2007).

2.7.2 Services for Seasonal & Off-Seasonal Products

The concept of online purchase conditions and supplementary elements related to econtentment has been explored by Szymanski and Hise (2000). Park and Kim (2003, p. 18) introduced the idea of "contentment know-how," emphasizing that the products Atmiya University, Rajkot, Gujarat, India

offered on an e-commerce site are critical to the site's overall usability and feasibility. According to Crockett (2000) and Lii et al. (2004), the product offerings are essential aspects of the site's operational success, directly impacting user satisfaction and engagement. Furthermore, Bucklin and Sismeiro (2003) found that the products available on a website can lead to further exploration and interaction with additional pages, enhancing the overall user experience.

In examining online characteristics and their impact on consumer satisfaction, Eroglu et al. (2003) identified significant design attributes that influence consumer emotions, such as delight and excitement. Wu et al. (2008) incorporated these natural attributes—specifically aspects like design harmony and color schemes—describing them as low-impact, yet important elements for user satisfaction. Building on this, Kim and Kim (2006) outlined three critical factors in e-tailing: secure purchasing, an efficient checkout process, and the reliability of the vendor. These factors significantly relate to customer loyalty and perceived trustworthiness in the online shopping experience, including factors such as secure transaction processes and shipping reliability.

Srinivasan et al. (2002) investigated the aspects influencing e-trustworthiness in online shopping and highlighted that elements such as consumer knowledge, product availability, promotional activities, the buying process, and service quality all play crucial roles in fostering e-loyalty. Interestingly, ease of use, while important, did not appear to have a significant impact on e-loyalty, suggesting that other factors, such as product-related considerations and secure transaction environments, are more influential in building consumer trust and long-term loyalty.

2.7.3 Comparing the Costs of Digital Content and Print Content

The study is also closely related to the literature on bundle pricing, which explores the conditions under which consumers purchase multiple products or components together (e.g., Adams and Yellen, 1976; Farquhar and Rao, 1976; Schmalensee, 1984; Venkatesh and Mahajan, 1993; Chung and Rao, 2003). For example, Venkatesh and Mahajan (1993) investigate pricing strategies within both pure bundling and mixed bundling contexts for products, while Chung and Rao (2003) focus on pricing within a pure bundling framework, employing advanced Bayesian estimation techniques. In a related area, Venkatesh and Chatterjee (2006) examine magazine pricing and the unbundling of content in an online environment. Despite these valuable contributions, previous approaches have not fully explored the possibility that products can act as

complement for some customers and substitutes for others. Venkatesh and Kamakura (2003) argue that consumers exhibit heterogeneity in their substitutability perceptions, and that this variability in the "degree of substitutability" plays a critical role in shaping both bundling and pricing strategies. It is this parameter, which we aim to model and quantify in our framework, that differs from traditional conjoint analysis approaches (cf. Kohli and Mahajan, 1991) by focusing on the level of product structure rather than individual components.

According to (Lee, et. al, 2011), expressed his opinion that price perception is a consumer's judgment and the associated emotional form of whether the price offered to consumers and the price when compared with other parties is reasonable, acceptable, and justifiable.

2.8 Post-Purchase Services

Good after-sales service, like easy returns and fast support, makes customers happy and builds trust. Helping customers even after they buy encourages them to shop again in the future.

2.8.1 Purchase Return Policies and Their Availability

According to an investigation by Martinez (2010), there is a direct relationship between flexible returns policies and future customer purchases. If the returns process is not convenient, 85% of online shoppers indicated they would not purchase again from the retailer. In contrast, if the returns process is straightforward, 95% of customers reported they would make another purchase. Therefore, online retailers should view every return as an opportunity for service recovery.

Grönroos (1988) defines service recovery as the actions a company takes to address a customer complaint related to a perceived service failure. While this concept can be applied more broadly, returns, even when a product is delivered as promised, present a chance to rectify customer dissatisfaction. The customer's ongoing service experience during the return process will be evaluated from their perspective (Boyer et al., 2007).

In today's competitive business environment, customer loyalty is considered a more important goal than satisfaction (Oliver, 1997, 1999), and service recovery plays a crucial role in fostering loyalty (Andreassen, 2000). For this reason, it is essential for

online retailers to understand how customers assess the returns process to build customer loyalty. Boyer et al. (2007) identify three factors that directly and positively influence commitment intentions: the perceived value of the return experience, return satisfaction, and past service experience.

The perceived value of the return experience encompasses the customer's overall impression of the retailer's return management system, including clear policies and an easy-to-follow process. Return satisfaction focuses on the customer's specific experience during a return transaction. Past service experience refers to the customer's overall impression of previous interactions with the company. Website transparency affects the perceived value of the return offering and return satisfaction by making the return process easy to find and navigate on the site. These factors are also influenced by customer effort, which includes tasks such as packaging and shipping the returned item. Finally, service recovery quality involves the customer's perception of the retailer's responsiveness, compensation, and communication during the return process.

2.8.2 After-Purchase facility like Order Tracking

First and foremost, satisfaction factors play a dominant role in influencing both customer satisfaction and repurchase intentions. These satisfaction factors are largely based on the perceived quality of the product, which impacts overall satisfaction, and their effect on repurchase intentions has grown over time, particularly by 2004. Otim and Grover (2006) similarly found that satisfaction characteristics govern the relationship with customer loyalty; however, their study did find that demand tracking was significant, which was not observed in our research. Our findings align with those of Posselt and Gerstner (2005), who also analyzed Bizrate data from 2004, but our study contributes by examining the reliability of importance evaluations over a two-year period.

Moreover, the secondary data allows us to isolate the contribution of site features at the time of order placement as well as after the delivery of the ordered product. This distinction is particularly relevant in the context of e-tracking, where the service experiences are temporally separated, and this separation is likely to influence consumer decision-making (Posselt and Gerstner, 2005). Given the dynamic nature of product satisfaction relationships, it is not surprising that satisfaction factors such as "on-time delivery" and "product meeting expectations" dominate customer evaluations after product delivery.

2.8.3 Replacement Options

From the consumer's perspective, several studies have examined various aspects of online return behavior. Jiang and Rosenbloom (2005) explored the influence of price perceptions and post-purchase satisfaction on the intention to return products. Bechwati and Siegal (2005) investigated how product selection decisions, consumer involvement, and the likelihood of product replacements or returns are affected. Petersen and Kumar (2009) analyzed the antecedents of product returns, including gift purchases, sales purchases, event-related purchases, and new product category purchases, as well as the outcomes of product return behaviors. Petersen and Kumar (2015) further examined the relationship between customer satisfaction with returns and the likelihood of replacing purchases. Pick et al. (2016) focused on the impact of consumers' willingness to replace products on their actual return behavior. Lastly, Lee and Yi (2017) studied the effect of gift purchases on the intention to replace items.

2.9 Security & Trust

People are more likely to go online for shopping and to get different services if and only if they feel their personal information is safe. Trust on a website helps customers feel comfortable and confident when buying. Trust factor is a key factor in every online sale and purchase, because the product offered by the seller is a product that is not real, in the sense that the product is only an image or a pseudo product (Kusumawati,2020).

2.9.1 Privacy of Personal Information

The concept of security response is based on the reliability of the payment process and the methods used for exchanging and storing information (Kolsaker and Payne, 2002). Customers' perceptions of the security vulnerabilities of e-commerce websites can create significant risks, presenting a crucial challenge for the development of these sites (Dong Her, 2004).

According to Flavián and Guinalíu (2006), customer trust in e-commerce sites hinges on their perception of how these sites manage personal data and ensure security. E-commerce platforms can enhance consumer trust by improving the security framework of the site (Mustafa, 2011; Warrington et al., 2000).

Security can be defined as the ability of customers to control the presence of others within the transaction process, allowing transactions to occur without requiring customers to expose their personal information (Goodwin, 1991).

Flavián and Guinalíu (2006) further argue that the level of trust in e-commerce sites is influenced by customers' perceptions of how well companies manage and protect their personal data. Security remains a critical issue in attracting new online customers and retaining existing ones (Park and Kim, 2003).

2.9.2 Satisfaction with All Transactions and Dealings

In the context of online shopping, additional concepts of e-contentment have been proposed (Szymanski and Hise, 2000). Park and Kim (2003, p. 18) introduced the concept of "contentment of product know-how," highlighting how consumer perceptions of the product purchase experience and satisfaction are influenced by product reviews. Furthermore, businesses have integrated the concept of e-satisfaction into their electronic transaction models by utilizing ratings and feedback from customers to assess satisfaction with product purchases.

2.10 Customer Loyalty & Retention

When customers have a good experience, they are more likely to come back and shop again. Giving rewards, good service, and support helps keep customers reliable to the online store.

2.10.1 Customer Loyalty and Re-purchase Patterns

The factors influencing web purchasing and their impact on buyer loyalty, particularly the intention to repurchase, are closely linked to the quality of products and services, as well as the support provided by online vendors and suppliers. Customers evaluate their likelihood of buying from appealing online stores (Dholakia and Zhao, 2009; Eroglu et al., 2003; Kim and Kim, 2006).

Additionally, other significant factors include the website's design and layout, the timing of the order placement, and the punctuality of product delivery, particularly when accompanied by minimal or no delivery charges, all of which play a crucial role in shaping purchasing decisions (Posselt and Gerstner, 2005).

Both pre- and post-purchase decisions are influenced by the range of online

offerings and the support provided by e-merchants, further contributing to customer loyalty and satisfaction.

2.11 Examining the Results of Key E-commerce Factors

This section presents reviews of studies that analyze the outcomes and impacts of key e-commerce factors on customer behavior and satisfaction.

2.11.1 Convenience

Darian (1987) highlighted several advantages associated with online shopping, emphasizing its convenience. He noted that digital platforms significantly reduce the time consumers spend searching for products, offering a more flexible shopping experience with minimal physical effort. Similarly, Webcheck (1999) identified convenience as one of the most significant benefits of internet-based purchasing.

According to this study, online shopping allows consumers to compare prices and product features with ease—something that is often more challenging through traditional retail methods. E-commerce has revolutionized business by simplifying buying, selling, and payments, with India's market projected to reach \$74.8 billion in 2022. According to Acharya and Anand (2023), e-commerce has especially empowered women by eliminating traditional barriers such as lack of financial support, education, and societal acceptance. With increased digital access and the convenience of online platforms, even women from remote or underserved areas can now establish and manage businesses at their own convenience, supporting a more inclusive entrepreneurial ecosystem.

Further supporting these insights, Robinson, Riley, Rettie, and Wilson (2007) argued that a key motivator for engaging in e-commerce is the ability to shop at any time and from any location. Additionally, the extensive variety of products and services available online, coupled with the convenience of home delivery, makes internet shopping particularly appealing to modern consumers.

2.11.2 Time Saving

Goldsmith and Bridges (2000) underscore a clear divergence between the behavioral patterns of online and offline consumers. Online shoppers tend to prioritize convenience, time efficiency, and a wider array of choices. In contrast, offline customers often express greater concern for aspects such as product security, privacy, and reliable delivery.

According to Simon (1976), consumers aim to manage their limited cognitive resources effectively, often perceiving some purchasing decisions as unworthy of extensive mental investment. Considering this, contemporary retailers have increasingly focused on developing strategies that simplify the online shopping process, minimizing effort and enhancing user convenience (Berry, Seiders, & Grewal, 2002).

The efficiency of the purchasing process has long been acknowledged as a key driver of consumer buying behavior, regardless of the purchasing channel (Engel et al., 1995; Kerin et al., 1992). However, this factor assumes even greater importance in digital contexts, where the nature of online transactions places heightened emphasis on utility and ease of use (Kim & Lim, 2001; Parasuraman et al., 2005; Srinivasan et al., 2002; Szymanski & Hise, 2000; Zeithaml et al., 2000).

2.11.3 User Friendly Interface

Liang and Lai (2000) emphasized that the structural quality and design architecture of a website significantly influences consumers' decisions when selecting electronic retail platforms. Similarly, Li and Zhang (2002) found that well-designed websites, equipped with high-quality features, can effectively guide users through successful online transactions and foster repeat visits. Conversely, poorly designed websites may act as a barrier, deterring customers from engaging in online shopping.

Liang and Lai (2000) argued that the overall quality of website features directly affects a consumer's willingness to shop online. In a related study, Lynch and Ariely (2000) demonstrated that thoughtful web design—particularly when it facilitates easy product comparisons—can reduce consumers' sensitivity to price, especially for exclusive or high-value items. This reduced-price sensitivity, as noted by Degeratu, Rangaswamy, and Wu (2000), may lead online shoppers to accept higher prices, ultimately impacting market pricing strategies.

2.11.4 Security & Privacy

Cuneyt and Gautam (2004) highlight the critical role of trust in fostering consumer engagement with e-commerce. As digital technologies evolve and online shopping becomes increasingly routine, the internet is being perceived as a credible and

dependable retail channel.

Security and privacy concerns consistently emerge as central themes in online consumer behavior. Studies by Swaminathan, Lepkowska-White, and Rao (1999), Wolfinbarger and Gilly (2003), and Zeithaml et al. (2000) emphasize that apprehensions related to data protection are common among internet shoppers, often influencing their willingness to complete transactions online.

Moreover, research by Black et al. (2002), Li et al. (1999), Nicholson et al. (2002), and Swaminathan et al. (1999) underscores the significant influence of the online medium itself on consumer decision-making. Key website attributes—such as product availability, ease of navigation, communication tools, shipping options, perceived risks (notably security and privacy), personalization capabilities, and the provision of pre-purchase information—are all factors that can shape customer purchase decisions in digital environments.

2.11.5 Online assistance

Online consumers are increasingly drawn to websites that are not only visually appealing but also function reliably and efficiently (Wolfinbarger & Gilly, 2003).

Zeithaml et al., 2000). Many users also demonstrate a preference for some level of personalized interaction and expect prompt responses from customer service representatives (Chen & Dubinsky, 2003; Parasuraman et al., 2005). Trust in product quality and overall satisfaction with the online shopping experience play a crucial role in influencing repeat purchases (Wolfinbarger & Gilly, 2003; Zeithaml et al., 2002). Furthermore, when issues arise, consumers expect immediate access to customer support and appropriate remedies or compensation (Parasuraman et al., 2005; Zeithaml et al., 2002). Clear articulation of service policies—especially those related to privacy, confidentiality, and delivery—also contributes significantly to consumer trust and satisfaction (Wolfinbarger & Gilly, 2003).

Wolfinbarger and Gilly (2001) also found that skilled sales personnel can play a vital role in tailoring information to meet individual customer needs, thereby positively influencing online purchasing decisions. However, this view is nuanced by findings that suggest experienced online shoppers may prefer direct access to detailed product information, often questioning the necessity or effectiveness of sales representatives in the online context.

2.11.6 Reliability & Communication

Toll and Weitz (2001) characterized online shopping as a global communication platform that has rapidly evolved into a dynamic and innovative tool for marketing products and services. The act of purchasing via the Internet has become one of the fastest-growing retail formats, with increasing sales figures underscoring the rising adoption of online retailing.

Liao and Cheung (2005) identified several key factors that influence a consumer's initial willingness to engage in online shopping, including product longevity, vendor reputation, transaction security, digital literacy, pricing, and general familiarity with internet usage. Online retailers must carefully consider the drivers and inhibitors of consumer behavior in digital environments. By leveraging targeted marketing communications, they can support customer decision-making and enhance overall business performance (Mittal, 2013).

A major determinant of consumer trust in online transactions is the perceived security and reliability of the web platform itself. This has been extensively recognized as a foundational element of e-commerce success (Corritore et al., 2003; Pennington et al., 2003–2004; Ratnasingam, 1998; Rotchanakitumnuai & Speece, 2003; Shankar et al., 2002).

In this context, Grabner-Kräuter and Faullant (2008) conceptualized online trust as a dual construct: it encompasses both consumers' belief in the consistency and reliability of the internet and their willingness to rely on a given website for financial transactions. Trust, therefore, emerges as a critical enabler in fostering consumer engagement and ensuring sustainable e-commerce relationships.

2.11.7 Post Sales Service

Raghunath and Panga (2013) identified several key factors contributing to the growth of e-commerce in India, emphasizing the importance of customer-centric policies such as a 30-day replacement guarantee. Such assurances are considered crucial for enhancing consumer trust and satisfaction in the online shopping environment.

The *Economic Times* (2012) defines e-commerce as the act of buying and selling over the Internet. More broadly, e-commerce can be understood as the electronic exchange of goods and services among businesses, consumers, and other stakeholders, facilitated entirely through digital channels without the need for physical interaction or

exchange.

Seiders et al. (2000) observed that web-based platforms differ in terms of accessibility and user experience. In general, websites are perceived as efficient tools for accessing retailers, locating relevant product information, and completing purchases with minimal time and effort—excluding the physical inspection of goods. However, consumers increasingly expect online channels to match the quality of service provided by offline retailers, particularly in later stages of the purchasing process. These expectations include seamless payment systems, immediate product ownership, and robust post-purchase support such as easy exchanges, returns, and replacements.

2.12 Literature Review related to key variables which are influencing online customer behavior with different authors and their explanations.

- **Security of Personal Information and Consumer Trust in E-Commerce** 1. One of the most critical factors influencing consumer behavior in online shopping is the security of personal information. Cuneyt and Gautam (2004) emphasized that trust in online shopping platforms is closely linked with advanced technology and the increasing frequency of internet-based purchases, both of which contribute to the perception of e-commerce as a secure and dependable shopping channel. Similarly, Swaminathan, Lepkowska-White, and Rao (1999), along with Wolfinbarger and Gilly (2003), and Zeithaml et al. (2000), pointed out that privacy and data protection concerns are among the most common barriers to engaging in online shopping. Furthermore, Black et al. (2002), Li et al. (1999), Nicholson et al. (2002), and Swaminathan et al. (1999) argued that the presentation and design of the online medium significantly influence consumer control. They identified factors such as internet accessibility, ease of navigation, communication tools, product delivery reliability, and the management of privacy and security risks as key components affecting consumer trust and decision-making online.
- 2. Influence of Cash Discounts and Promotional Pricing on Online Purchases Another important motivator for online shoppers is the availability of cash discounts. Muhammad Umar Sultan and MD Nasiruddin (n.d.) observed that promotional pricing strategies, such as cash discounts, are highly influential in attracting consumers. Alongside this, factors such as effective website design, time savings, platform

security, peer recommendations, and informative content on product pages further encourage online purchases. These incentives often serve as differentiators for e-commerce platforms in a competitive digital landscape.

3. Role of Exchange and Return Policies in Shaping Consumer Preferences

The availability of exchange offers also plays a vital role in shaping consumer preferences in e-commerce. According to Xu and Paulins (2005), consumers are more inclined to purchase from online retailers that clearly communicate return and exchange policies. Other contributing factors to a positive online shopping experience include competitive pricing, accessible customer support, and intuitive website navigation.

4. Consumer Concerns Over Online Credit/Debit Card Usage

Concerns related to the sharing of credit or debit card information online remain significant. Hirschman (1982) connected consumer reluctance to share card details with the lack of transactional security and traceability. Insecure environments reduce the effectiveness and attractiveness of card-based payments. Factors such as record-keeping, transaction transparency, and the ability to verify purchases are central to fostering consumer confidence in financial exchanges conducted over the internet.

5. Impact of Competitive Online Pricing on Purchase Decisions

Lastly, the comparative affordability of online products and services continues to be a major incentive for online shopping. Dobbs et al. (2013) noted that many e-retailers, such as Amazon, strategically position themselves with lower prices to draw customers away from traditional brick-and-mortar stores. Bashir (2013) supported this by highlighting that consumers frequently perceive online platforms to offer better value. Many shoppers compare product prices across websites, consult reviews, and evaluate product ratings before making final purchasing decisions, often finding that online markets provide more competitive pricing than local physical stores.

6. Cash on Delivery (COD) as a Preferred Payment Option in Developing Markets

One of the key enablers of online shopping in developing markets like India is the availability of Cash on Delivery (COD) as a payment option. Snehal Chincholkar (2016) and Ashish Bhatt (2014) conducted studies focused on consumer behavior in online grocery retail and found that customers consistently preferred COD over other

methods, such as online card payments. Ashwini and Manjula (2016) supported these findings by noting that the COD option provides greater convenience, particularly for customers who are reluctant to share banking details online. Their study also emphasized additional consumer-friendly features such as low prices, simple return policies, and efficient delivery services. Similarly, Silpa et al. (2016) concluded that COD is a widely favored mode of payment, often preferred over net banking. Further validation comes from Jaganathan et al. (2016), who recognized COD and free home delivery as critical factors influencing consumer decisions in the e-commerce space.

7. Importance of Legal Jurisdiction in Online Dispute Resolution

Another crucial consideration for consumers is the place of jurisdiction in online dispute resolution. Powell and Wiegand (2010) discussed the role of domestic legal systems in determining dispute resolution approaches, particularly how they shape consumer trust in legal remedies. Krishan Singhania and Annapurna Singh Rawat (2015) proposed that the Indian legal system should adopt a structured online arbitration mechanism, complete with digital documentation and evidence handling to streamline dispute resolution. Supporting this view, Hossein Kaviar (2011) emphasized the need for robust legal frameworks to protect consumers in electronic contracts, especially in business-to-consumer transactions, through accessible and localized legal remedies.

8. Effect of Past Online Shopping Experience on Future Purchase Behavior

A consumer's previous online purchase experience also strongly influences their future shopping behavior. Bolton (1998) introduced the belief-updating paradigm, suggesting that previous experiences and new information jointly shape customers' purchase intentions. Gehrt and Yan (2004) added that experienced users often place higher value on shopping convenience. Meanwhile, Einwiller (2003) argued that the role of supplier reputation is less impactful for experienced buyers, who tend to rely more on their own past experiences than on external brand perceptions.

9. Refund and Replacement Policies as Determinants of Consumer Confidence

Another significant factor is the refund and replacement policies offered by ecommerce platforms. Akbar et al. (2015) identified refund and return options as among the top determinants of online purchasing decisions, alongside pricing, discounts, convenience, and security. The ability to easily return or exchange a product enhances consumer confidence and satisfaction, especially in the absence of physical product inspection prior to purchase.

10. Availability of Detailed Product Information and its Role in Decision-Making

The availability of detailed product information is another driver for online shopping adoption. Researchers such as Chen and Dubinsky (2003), Loiacono et al. (2002), Szymanski and Hise (2000), and Zeithaml et al. (2002) noted that consumers are drawn to online platforms because they offer a centralized space to access comprehensive information about a wide variety of products and services. Häubl and Trifts (2000) confirmed that recommendation systems and detailed product listings help reduce search costs and enhance decision-making. Earlier studies by Alba et al. (1997) and Lynch and Ariely (2000) emphasized that such information supports effective product comparison and evaluation.

11. Significance of Delivery Timeliness in Shaping Customer Satisfaction

Delivery time is another critical element in shaping consumer satisfaction. Urban, Sultan, and Qualls (2000) found that consumers often perceive a lack of transparency in the backend operations of online transactions, increasing uncertainty and perceived risk. Konana et al. (2000) similarly observed that although online shopping may appear quick, the actual processes, such as order execution and fulfillment, are often opaque. Studies by Francis and White (2004), Rohm and Swaminathan (2004), and Wolfinbarger and Gilly (2001) emphasized that delays in delivery can erode customer satisfaction, reduce impulse purchases, and discourage repeat transactions. Nicholson et al. (2002) found that customers favored menu-based purchasing platforms due to their ease of use and reliable delivery times. The *Online Shopping Customer Experience Study* (2012) suggested that online retailers could enhance customer satisfaction by providing real-time delivery updates, estimated arrival dates, and flexible delivery options, such as allowing users to select delivery times or alternate locations.

12. Promotional Offers and Their Influence on Purchase Intentions

In addition, promotional schemes, such as cashback offers, loyalty points, free gifts, and combo deals, also influence buying behavior. So, Wong, and Sculli (2005) found that the presence of such promotions significantly boosts purchase intentions by providing immediate perceived value. Xia and Monroe (2009) noted that consumers with a defined shopping goal are particularly responsive to savings-oriented promotions like "Save Now" messages, while others may be more attracted to emotionally framed offers like "Get Free Gifts."

13. Time-Saving as a Key Advantage of Online Shopping

Time-saving is frequently cited as one of the most important advantages of online shopping. Goldsmith and Bridges (2000) found that online consumers value convenience, time efficiency, and a broad range of product choices. Berry, Seiders, and Grewal (2002) observed that retailers strive to reduce the time and effort required for the shopping process, making online purchasing more streamlined and efficient. Demery (2010) also confirmed that many consumers perceive online platforms as a quicker way to locate and purchase products, especially for hard-to-find items.

14. Overall Convenience of Online Shopping and Consumer Appeal

Finally, the overall convenience of online shopping is a powerful motivator. Darian (1987) outlined the benefits of internet shopping, including time savings, flexibility, and reduced physical effort. Webcheck (1999) reported that convenience is among the most significant advantages of online commerce, allowing consumers to compare prices quickly and shop without geographical or temporal constraints. Robinson et al. (2007) concluded that the main appeal of online shopping lies in its round-the-clock availability and the convenience of home delivery, which together make it an attractive alternative to traditional retail.

15. Online Assistance Features and Their Role in Informed Purchasing

Another influential factor in online consumer decision making is the availability of online assistance provided by vendors. Bettman (1979) and Gensch (1987) emphasized the importance of product variety models that allow consumers to explore and select from a subset of available products, facilitating a more informed purchase decision. Moe (2006), along with Olbrich and Holsing (2011), expanded the notion of online assistance by incorporating live chat features. Moe's research modeled

consumer behavior within online shopping communities, showing that direct and personalized assistance can help influence and guide purchasing decisions.

16. Importance of Support Services by Vendors and Delivery Agents

In a similar vein, support provided by internet merchants and delivery agents also plays a vital role. Wolfinbarger and Gilly (2003), Zeithaml et al. (2000), Chen and Dubinsky (2003), and Parasuraman et al. (2005) observed that consumers value well-designed, reliable websites and expect quick, responsive support when issues arise. This includes expectations of refunds, replacements, and transparent service policies regarding privacy and delivery. Zeithaml et al. (2002) and Wolfinbarger and Gilly (2001) further noted that while skilled sales representatives can adapt to customer information needs and enhance purchasing confidence, many experienced online buyers prefer acquiring product information directly without the intervention of sales personnel, favoring a more independent decision-making process.

17. Influence of Website Design and Aesthetics on Buying Decisions

The appearance and layout of websites significantly influence online shopping behavior. Liang and Lai (2000) emphasized that web design quality directly impacts customer purchase decisions. According to Li and Zhang (2002), a well-designed website not only facilitates successful transactions but also increases repeat visits. Conversely, poorly designed interfaces can deter consumers from continuing with or revisiting an e-commerce site. Lynch and Ariely (2000) supported the idea that website design enables better price comparison and influences pricing sensitivity, particularly for unique items. Harn and Adeline (2008) added that website usability, including fast page loading, easy navigation, and overall aesthetics—was a major determinant of user satisfaction and purchasing decisions.

18. Consumer Preferences for Multiple and Secure Payment Options

Availability of various payment methods is another essential factor influencing online shopping preferences. Guo et al. (2012) identified payment flexibility as a critical driver of customer satisfaction, emphasizing the need for platforms to provide multiple secure options, including digital wallets, cards, net banking, and more.

19. Zero-Interest EMI Options as an Enabler for High-Value Purchases

Linked closely to payment convenience is the option of interest-free EMIs (Equated Monthly Installments). Leading Indian e-commerce platforms such as Amazon, Flipkart, and Snapdeal have introduced zero-interest EMI options for various products, making high-value items more accessible and budget-friendly. This feature is particularly attractive in price-sensitive markets, encouraging higher-value purchases without the burden of upfront payments.

20. 24x7 Accessibility and Flexibility in Online Shopping Platforms

Finally, the 24x7 accessibility of online shopping platforms offers unmatched convenience and is one of the most appealing aspects of e-commerce. Wolhandler (1999) highlighted that the ability to shop anytime and from anywhere enables time-constrained customers to avoid physical store visits. Wolfinbarger and Gilly (2001) echoed this sentiment, suggesting that consumers with busy lifestyles appreciate the flexibility of shopping at their convenience without the need for travel. Vrechopoulos et al. (2000) also emphasized that round-the-clock shopping, along with discounts, variety, and promotional offers, contributes to a compelling online shopping experience.

21. Round-the-Clock Transactional Assistance in Building Platform Credibility

An increasingly valued feature in digital commerce is the 24x7 real-time transactional assistance offered by online platforms. Timmers (1999) pointed out that such around-the-clock services not only enhance the credibility of e-commerce providers but also extend their reach in both domestic and global B2B markets. The digitization of commerce, coupled with interactivity, networking, and constant information availability, reinforces the image of reliability and responsiveness among consumers.

22. Access to a Wider Range of Products Not Available Locally

Another significant influence on online buying behavior is the availability of a wider range of products and services not accessible in local markets. Researchers such as Srinivasan et al. (2002), Szymanski and Hise (2000), and Yoon (2002) emphasized that online platforms offer broader choices to consumers. Brynjolfsson, Hu, and Smith (2003) exemplified this by comparing Amazon.com's vast collection of books to that

of traditional bookstores, highlighting the online retailer's competitive advantage.

23. Buyback and Return Policies as Trust-Building Mechanisms

Moreover, the provision of buyback or return options substantially impacts consumer trust and purchase decisions. According to Pei et al. (2014), Bower and Maxham III (2012), and Mukhopadhyay & Setoputro (2004), flexible return policies positively shape consumer perceptions of a brand's pre-purchase commitment, serving as a powerful trust-building and customer-retention mechanism.

24. Perceived Reliability and Authenticity of Online Products and Services

The reliability and authenticity of products and services also play a pivotal role in online shopping behavior. Aghdaie et al. (2011) found that customers are significantly influenced by the perceived quality and trustworthiness of items being offered, directly affecting their purchase decisions.

25. Exclusive Online-Only Products and Competitive Pricing as Purchase Drivers

Equally important is the availability of exclusive online-only products at economical prices. Turban et al. (1999, 2002) asserted that such exclusivity draws frequent visits to websites, as consumers seek unique products unavailable offline, often at more competitive prices.

26. Impact of Free Home Delivery on Online Purchase Frequency

Furthermore, free home delivery services enhance the attractiveness of online shopping. Studies by Foley et al. (2003–2010), Keller and Hansen (2006), and Koyuncu and Bhattacharya (2004) demonstrated that the elimination or reduction of delivery charges encourages customers to order more frequently, saving both time and transportation costs.

27. Influence of Fashion Trends and Product Innovation in E-Commerce

The provision of the latest fashion and trend-based products is another compelling factor. As Barnes (2013), Christopher et al. (2004), and Stoppa & Chiolerio (2014) discussed, the role of fashion marketers has expanded beyond product design to include innovation and technology integration, ensuring consumers have access to the

newest styles and functional trends through digital platforms.

28. Role of Mobile and Desktop Shopping Applications in Enhancing Convenience

Modern e-commerce has also benefitted from the development of mobile and desktop shopping applications. Authors like Soriano & Ponce (2002), Buranatrived & Vickers (2002), and Leavitt (2010) emphasized that these apps enhance customer convenience by simplifying access to online platforms and enabling secure, seamless transactions on the go.

29. Importance of After-Sales Services in Building Consumer Loyalty

Another post-purchase element influencing consumer loyalty is after-sales services provided by vendors. Maghsoudlou and Mehrani (2014) and Kotler (Economic Education, 2012) noted that support following a purchase is critical to consumer satisfaction and directly correlates with the likelihood of repeat purchases.

30. Effect of Post-Purchase Support from Internet Merchants on Consumer Trust

Similarly, the after-sales services offered by internet merchants and delivery agents have a notable impact. According to Kuo et al. (2009) and Chen et al. (2003), the availability of support for damaged products or dissatisfaction post-purchase enhances consumer trust. On the contrary, the lack of such services often deters future online purchases, indicating the centrality of post-transaction care in the overall online shopping experience.

31. Comparison of Product Features and Benefits

One key advantage of online shopping is the ease with which consumers can compare various products and services. Research by Bobbitt and Dabholkar (2001), Childers et al. (2001), and Zeithaml et al. (2002) suggests that the ability to compare product features, benefits, and available services online significantly influences purchase decisions. McAfee (2009) proposed that customers can use the internet to assess product details, check reviews, compare prices, and verify the reputation of sellers, which leads to informed purchasing decisions. Furthermore, Bagozzi (1974) indicated that online shoppers' choices are shaped by family needs, budget constraints, and

comparison of product offerings across multiple websites, which often leads to repurchasing after revisiting product pages.

32. Availability of Genuine and Unbiased Reviews

The presence of unbiased customer reviews plays a critical role in building trust among online shoppers. Lee (2009) demonstrated that positive and honest online reviews contribute to a website's credibility, motivating customers to trust sellers and make purchases based on others' experiences. These reviews act as social proof, enhancing consumer confidence and shaping their decision-making processes.

33. Timeliness in Resolving Issues by Vendors/Internet Merchants

The ability of vendors and delivery agents to resolve customer complaints and issues promptly is another vital factor influencing online shopping behavior. Studies by Abdelfattah and Samiha (2008) and Stauss and Schoeler (2004) highlight that effective complaint handling and quick redressal of issues are crucial in establishing reliability and customer satisfaction. Resolving grievances promptly not only enhances the customer's experience but also fosters long-term loyalty and positive feedback.

34. Mandatory Use of Online Services by Government and Private Websites

The growing necessity of utilizing online services for tasks such as registrations, payments, and subsidies has become a significant factor in online engagement. Researchers like GAO (2001) and Bélanger & Hiller (2005) explore how e-governance has revolutionized public and private sector interactions with citizens. Services such as online voting, tax payments, and license renewals have streamlined governmental operations and increased public reliance on online platforms, creating a broader base for digital transactions.

35. Perceived Risk in Online Transactions

One of the major deterrents to online shopping is the perceived risk associated with transactions. Monsuwé, Dellaert, and Ruyter (2004) and Sorce et al. (2005) argue that concerns about privacy, data security, and fraud can negatively impact consumer confidence. Wong and Sculli (2005) noted that high levels of perceived risk, particularly concerning payment security and product delivery, often lead consumers to avoid online shopping altogether. However, when customers perceive lower risk,

their willingness to engage in online transactions increases (Park and Stoel, 2005).

36. Enjoyment in Online Transactions

Online shopping is not only a functional task but can also be an enjoyable experience. Wolfinbarger and Gilly (2001) and Mathwick et al. (2002) found that enjoyment plays a significant role in consumer behavior, with online shopping providing entertainment, excitement, and satisfaction. This inherent enjoyment, driven by factors such as visual appeal and the thrill of discovering new products, contributes to repeat purchases. Moreover, less experienced shoppers tend to place a higher value on enjoyment compared to experienced consumers, who focus more on the functional aspects of the transaction (Wolfinbarger and Gilly, 2001).

37. Ease of Communication with Vendors/Delivery Agents

The ease with which consumers can communicate with vendors or delivery agents is crucial for online shopping satisfaction. Liu and Shrum (2002) emphasized that effective communication enhances the shopping experience by providing consumers with quick responses to inquiries and concerns. According to Ballantine (2005), greater communication and product information availability directly correlate with higher customer satisfaction and the likelihood of completing a purchase. Furthermore, Demangeot and Broderick (2006) suggested that intelligent, interactive websites and customer support channels like live chats can significantly improve customer engagement and decision-making.

38. Availability of Second-Hand Products Online

The online marketplace for second-hand products has seen significant growth, with platforms such as OLX, eBay, and various others providing opportunities for consumers to buy and sell used items. Research by Oh (2002) and Yamamoto et al. (2004) highlights the economic and environmental benefits of second-hand ecommerce. These platforms allow customers to access affordable items, ranging from electronics to furniture, and have become particularly valuable for students and budget-conscious buyers. The increased use of second-hand goods not only supports consumer savings but also promotes sustainable practices by encouraging the reuse of products.

39. Effective Online Advertisements

The influence of online advertisements and digital marketing on consumers' buying intentions has been a significant area of research. Kiran et al. (2008) explored how online ads, when tailored to customer interests and behaviors, can significantly impact purchasing decisions. Consumers are more likely to engage with advertisements that provide relevant product information and display responsiveness to customer data. Positive digital marketing efforts and well-designed ads play a critical role in promoting online sales and attracting customers to e-commerce platforms.

40. Ease of Online Order and Billing Process

An easy and straightforward online ordering and billing process is essential for a seamless online shopping experience. Flanigan (2005) found that the popularity of electronic payments, especially expedited payments, reflects growing consumer preference for convenience. Similarly, Goldman Sachs (2001) emphasized the importance of product pricing, quality information, and trust in merchants as key factors that shape consumers' online purchasing behaviors. Simplified ordering and payment processes reduce friction in the purchasing decision, making it easier for consumers to complete their transactions.

41. Online Shopping as a Social Status Symbol

For some consumers, online shopping serves as a symbol of prestige or social status. Altunisik (2007) and O'Cass and Frost (2002) discussed how emotions such as excitement, joy, and status consciousness play a role in the online shopping experience. Shopping online, especially for high-end products, can be perceived as an expression of social standing or sophistication, influencing purchase decisions and the types of products selected. Many studies in consumer behavior have examined discordant, impulsive, and variety-seeking purchases from both a theoretical and practical perspective. The phrase "impulsive buying" (Darmawan and Gatheru, 2021) refers to when customers make sudden and unforeseen purchases prompted by factors such as their emotions, wants, and appetites.

42. Ease of Use in Online Shopping

The usability and simplicity of a website are pivotal factors that facilitate online shopping. Menon and Kahn (2002) argued that consumers' willingness to engage in

online shopping is influenced by how convenient and user-friendly the website is. Easy navigation, clear terms and conditions, and overall website design contribute to a positive shopping experience and enhance customer satisfaction.

43. Screen Design of Online Stores

The aesthetic and functional design of an online store significantly affects consumer perception and decision-making. Zettl (1999) and Hoffmann and Krauss (2004) highlighted that visual elements such as color schemes, text style, and layout can influence a shopper's judgment of a website's credibility and attractiveness. A well-designed website not only improves the user's experience but also reinforces the perceived quality of the products and services offered.

44. Availability of E-Cart Facility

The presence of an e-cart facility allows consumers to store and review items before making a final purchase decision. Goldwyn (2002) and Eisenberg (2003) found that e-shopping carts enable consumers to compare items, adjust quantities, and make final adjustments to their orders before completing the purchase. This feature supports the consumer's buying process and encourages higher conversion rates as it facilitates decision-making.

45. Availability of Purchase Returns Option

Return policies and the ease with which customers can exchange or return purchased products are crucial for online shopping satisfaction. Seiders, Berry, and Gresham (2000) discussed how flexible return and replacement options can alleviate consumer anxiety and improve their perception of online shopping. Wolfinbarger and Gilly (2003) also emphasized that clear and accessible return policies positively influence purchase decisions, as customers feel more confident in their purchases when they know they can easily return products if necessary.

46. After-Purchase Order Tracking Facility

The ability to track orders after purchase provides consumers with a sense of control and reduces anxiety during the waiting period. Shergill & Chen (2005) and Rao et al. (2011) found that providing order tracking facilities on websites significantly enhances the shopping experience, as it offers transparency and reduces uncertainties regarding

delivery. Order tracking is especially important for high-value items, where consumers are more likely to track their orders to ensure timely and safe delivery.

47. Availability of Off-Season Products and Services Online

The availability of off-season products and services can influence purchasing behavior, especially for seasonal goods. Kennedy & Deegan (2001) and Becken (2012) discussed how consumers increasingly turn to online stores to purchase off-season products, as e-commerce platforms provide a convenient way to access items that are not available in physical stores during certain times of the year. This demand, influenced by factors like climate and vacation schedules, leads to the continued growth of niche e-commerce markets for off-season products.

48. Influence of Shared Online Shopping Experiences

The social influence of others, particularly family and friends, plays a significant role in online shopping decisions. Hansen et al. (2004) and Sinha & Swearingen (2001) demonstrated that recommendations from trusted individuals often serve as a reference point when consumers are unsure about purchasing products online. Positive word-of-mouth from relatives and friends can be a strong motivator, as consumers tend to trust the opinions of those close to them, both in online and offline shopping contexts.

The findings (Chauchard et al., 2020) suggest that individuals with compulsive buying tendencies exhibit heightened sensitivity to marketing strategies. However, it should be noted that vulnerability to marketing was not found to predict the severity of BSD (Buying-Shopping Disorder) directly. When they analyzed the data (Ruane and Wallace, 2013), they saw two big things: how important social media is and the impact of the internet in general. This shows that social media circles can really influence what brands people choose and helps us understand how women shop online.

49. Reputation of E-Vendors and E-Suppliers

The reputation and trustworthiness of online vendors and suppliers are critical factors in shaping consumer loyalty and purchase behavior. Balasubramanian et al. (2003) explored how the credibility of e-vendors influences customers' online purchasing decisions. A vendor's operational performance, reliability, and commitment to customer service can significantly impact a consumer's overall satisfaction with the e-commerce experience. Consumers tend to return to reputable e-vendors for future

purchases due to the trust they have established with these merchants.

50. Quality of Products and Services

The quality of products and services plays a significant role in shaping consumer perceptions of online shopping. Gehrt and Yan (2004), along with Maher et al. (1997), concluded that situational factors and customer assessments significantly affect their channel choice when purchasing online. The SERVQUAL model, which includes dimensions such as tangibility, reliability, responsiveness, assurance, and empathy, is frequently used to measure service quality in e-commerce. Customers are affected by both the tangible aspects (product quality, service quality) and the intangible aspects (ease of website navigation, accessibility of information), which in turn influence their overall satisfaction and likelihood of repurchasing.

51. Online Rating of Shopping Websites

Online ratings and reviews have a considerable impact on consumer decision making. Jiang et al. (2007) found that moderate ratings are more helpful to customers, as they often perceive extreme reviews (either very high or very low) with skepticism. According to the Local Consumer Review Survey (2016), consumers value average ratings and customer reviews, which have a significant impact on their online shopping decisions. Ziegele and Weber (2015) also emphasized that ratings, especially when accompanied by reviews, play a crucial role in influencing customers' intentions to purchase online.

52. Availability of Replacement Options Within a Short Time

The availability of quick and hassle-free product replacements is a critical factor in online shopping behavior. Xu and Paulins (2005) observed that when products come with return and exchange options, consumers feel more comfortable shopping online. This assurance of replacement options increases the likelihood of purchase, especially for lower-priced products. Additionally, the ability to return or replace items easily reduces the perceived risk involved in online shopping.

53. Pre-purchase Services Provided by Internet Merchants/Delivery Agents Pre-purchase services, such as product information, professional advice, and ease of

purchasing, are crucial to enhancing the customer's online shopping experience.

Binbin He and Christian Bach (2014) and Pan et al. (2001) highlighted that factors like privacy concerns, system security, product information, and payment method reliability influence customer satisfaction. Pre-purchase services, like detailed product descriptions and customer support, help customers feel more confident in their decisions, improving their shopping experience.

54. Economic Prices of Digital Content Compared to Print Content Venkatesh and Mahajan (1993), Chung and Rao (2003), and Venkatesh and Chatterjee (2006) found that digital content, such as e-books, online magazines, and downloadable music, tends to be more economical than its print counterparts. The low cost of digital content, combined with the convenience of accessing it online, encourages consumers to substitute print content with digital alternatives. Moreover, free digital content allows consumers to assess their needs before purchasing, making it an attractive option for many online shoppers.

55. Comments, Reviews, and Information on Products and Services Available on Social Media

The influence of social media on consumer behavior is significant. Bae and Lee (2010) explored how online reviews and surveys shape customer expectations. Their study found that gender differences influence how consumers respond to online reviews, with some demographic groups placing more weight on social media feedback. Lee (2008) also discussed how negative reviews on social media can have a stronger impact on purchase intentions than positive reviews, highlighting the importance of online reputation influencing consumer behavior. Online purchases made by women were influenced by social media platforms including Facebook, Instagram, and X (Twitter), as reported by Jeljeli et al. (2022). Products and services can be reviewed, and friends and family can make recommendations on these sites.

56. Privacy of Personal Information

Concerns about the privacy and security of personal information are major barriers to online shopping. Pilik (2012) noted that consumers are often hesitant to shop online due to fears about the misuse of personal data. Pew Internet & American Life Project (2008) further emphasized that privacy concerns about financial and purchase-related information are significant barriers to online shopping acceptance. Consumers are

more likely to shop online when they feel confident that their personal and financial information is secure. Addressing these privacy concerns can lead to increased consumer trust and higher adoption rates of e-commerce platforms.

57. Online Brand Image of Products and Services

Brand image plays a crucial role in consumer online shopping decisions. Huang, Schrank, and Dubinsky (2004) found that the branding of products and services can reduce perceived risks and improve the search process, leading to better purchase decisions. Landes and Posner (1987) suggested that a strong brand can help customers feel more secure in their purchases, while Rangaswamy and Wu (2000) found that brand image is especially important for certain types of products. Simonian et al. (2012) argued that brand loyalty and online store ratings are critical factors in reducing perceived risk in online shopping, making consumers more likely to purchase products from well-known brands.

58. Satisfaction and Repurchase Intentions

A study published in The International Review of Retail, Distribution and Consumer Research in June 2024 examined the relationship between customer satisfaction and online repurchase intentions, emphasizing the moderating role of return services (Bukari et al., 2024). The research found that customer satisfaction positively influences repurchase intentions, and that return services (such as refunds, exchanges, and repairs) reduce customer uncertainty, thereby strengthening this relationship. This highlights the importance of return policies in enhancing customer satisfaction and encouraging repeat purchases.

59. Future Intent to Continue Purchasing Online

Customer loyalty and future purchase intentions are influenced by satisfaction with past online shopping experiences. Srinivasan et al. (2002) and Ribbink et al. (2004) showed that loyal customers, who are satisfied with their previous online purchases, are more likely to return for future transactions. Online loyalty programs, positive brand experiences, and reliable service quality increase customer retention, leading to sustained revenue for e-commerce platforms. Loyal customers are also more likely to recommend the platform to others, further contributing to the business's success.

2.13 Literature Review Related to E-Commerce After the COVID-19 Pandemic

The COVID-19 pandemic has significantly transformed the global marketplace and consumer behavior, particularly in the domain of e-commerce. The crisis accelerated digital adoption across various sectors, reshaping the way consumers interact with businesses. In the post-pandemic era, several factors have emerged as influential in determining online consumer behavior. These include digital transformation among small businesses, increased demand for hyperlocal delivery, preference for contactless transactions, and the rise of social commerce. Additionally, digital payments, sustainability concerns, government initiatives, and rural market expansion have also played a crucial role.

- 1. **Digital Transformation of Small Businesses in Post-Pandemic India** post-pandemic recovery has pushed small businesses to adopt digital platforms to survive and grow (McKinsey & Company, 2021). This shift has improved their operational efficiency and customer reach in the online marketplace.
- 2. **Growth of Online Grocery and Delivery Services Post-COVID-19** Consumer reliance on online grocery and hyperlocal services increased dramatically during lockdowns (Bain & Company & Flipkart, 2022). These services now form a regular part of household purchasing behavior, especially in urban India.
- 3. Evolving Consumer Preferences for Contactless Transactions
 Studies show a marked shift in customer preference towards contactless and low-touch interactions (World Economic Forum, 2020). E-commerce platforms have responded by enhancing no-contact delivery and digital checkout options.
- 4. **Influence of social media on E-Commerce Growth**Social media platforms have enabled direct-to-consumer strategies, offering brands a cost-effective marketing and sales channel (Statista, 2024). Post-COVID, social commerce has become vital in engaging and converting digital consumers.

5. Women Entrepreneurs in the Post-COVID Era

The digital shift has empowered many women entrepreneurs, especially in informal and home-based sectors (UNCTAD, 2021). E-commerce offers them a flexible, accessible route to income generation and market participation.

6. **Surge** in **Digital Payment Use Within E-Commerce** There has been a rapid increase in the adoption of UPI, wallets, and QR-based payments since COVID-19 (IBEF, 2023). The convenience and safety of these methods have strengthened trust in online shopping systems.

7. Expansion of Omnichannel Strategies in Retail After the Pandemic

Retailers have implemented integrated models combining physical and digital channels to provide seamless customer experiences (McKinsey & Company, 2021). This omnichannel approach helps in enhancing customer satisfaction and retention.

8. Policy Support for E-Commerce Advancement in Post-2020 India Government initiatives such as Digital India and support for MSMEs have created an enabling environment for e-commerce growth (IBEF, 2023). These efforts have improved digital infrastructure and financial inclusion.

9. **Penetration of E-Commerce in Rural India Post-Pandemic** With rising smartphone use and internet access, rural consumers are increasingly shopping online (Statista, 2024). E-commerce firms have adapted by offering vernacular interfaces, simplified apps, and rural logistics solutions.

10. Adoption of Sustainable Practices in E-Commerce After COVID-19

Post-COVID, there is growing consumer demand for sustainability, prompting e-commerce platforms to adopt eco-friendly packaging and ethical sourcing (World Economic Forum, 2020). This shift reflects increased environmental awareness among digital buyers.

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