

## **Determinants of Consumer On-Line Buying Behavior - A Study to measure the impact of consumer demographics in online buying in Bengaluru City, India.**

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### **Abstract:**

**Purpose:**The primary motive of this paper is to study the popularity of online retailing, and impact of demographic factors on buying decisions, also to study customer's online product preferences. In particular, the paper seeks to present an overall idea and growth of online retailing in India and understanding customers' attitude towards online buying and their satisfaction levels.

**Methodology:**The required data is collected from both primary and secondary sources. Primary data is collected from 500 respondents in Bengaluru and secondary data is obtained from several journal publications, newspaper articles and internet to understand the prospects/growth of online retailing in India. ANOVA tests are used for hypothesis testing to study impact of demographic factors on online buying behavior.

**Findings:**The study reports that demographic factors like age, income and occupation have impact on online buying behavior. The study identifies the problems faced by customers regarding quality, delivery and return of defective goods and appropriate suggestions were made to overcome those bottlenecks.

**Key words:** Online retailing, demographic factors, customer's attitude, buying behavior.

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### **I. Introduction**

In this electronic age the entire world is tied with the internet loop, business has no geographical boundaries. The customer know what is available in the world and where to buy; and the seller of goods is in search of consumers and provide them maximum value and convenience to withstand competition. On-line retailing is an excellent platform available with the seller to present complete market in customer's doorstep. On-line retail is promotion and distribution of goods via internet, also called e-shopping or etailing. It is a kind of electronic commerce by which the consumer is allowed to directly buy goods or services from a seller over the Internet using a web browser, it is a technique of business-to-consumer (B2C) sale with the help of a website.

The journey of online retailing started with the online technology around 1994, relevant studies were made since then and is on rise [Christy M. K. Cheung et al., 2003], most studies were made to explore consumer adoption and online purchase behavior in its preliminary period but now the research should concentrate on consumer continuance behavior or repurchase approach. Many people prefer online shopping for convenience and price comparison opportunities.

### **II. Review Of Previous Studies**

Several studies were made regarding the popularity and upswing of online retailing globally and also in Indian context. ShubhamGoswami and MeeraMathur made a study on modern retail developments and growth of online retailing in India with economic development, changing lifestyle and risk bearing capacity of consumers, they predicted a high rise of etailing in future.Yuliharsi,et al made a study to identify factors influencing student's buying intention for online shopping in Malaysia and observed factors like compatibility, usefulness, ease of use and security are major predictors towards online shopping. Another study by Sathish Chandra and Sunitha stated that etailing is confined not only to metros but its familiarity is spreading to tier 2/3 cities and also to rural areas registering some 40-60% of total online sales by etailers, also identified the factors which will result in growth of e-tailing in India.

CRISIL Research published a study regarding the exemplary growth of online retail market in India, observed its maximum impact in books, music and electronics segment and opined traditional retailers should go online way along with physical stores to stay in the game. A paper by Assocham stated the infrastructure facilities need to be improved for faster growth of e-tailing and stated logistics infrastructure is the weakest link in the Indian e-commerce industry; the FDI norms will shape the future of the industry and entry of global e-tailers can change the face of e-tailing in India.GagandeepNagra, R.Gopalmade a study on demographic factors affecting online shopping behavior of consumers and found age, gender and income have impact and occupation doesn't impact frequency of online purchase behavior of online buying for the respective sample. JyotiArora

made an attempt to understand the challenges faced by online sellers and stated factors considered essential for significant growth of e-Retailing in India. Wei Zhenxiang and Zhou Lijie made study about fashion apparels sale through online platform and found enormous scope for online fast fashion industry and observed proper product positioning, business mode, user experience, logistics and team management as factors for success. Similarly, Julianne D. McHugh made a study about online retail in China, the factors contributing to its growth over the years through customer strategy, inventory strategy, infrastructure development, etc. Another study by Xiucheng FAN on - Online marketing in a digitalized world, Green marketing and sustainability and Marketing to the new generation. The paper highlighted the basis of development of green products and evolution of dozens of green stores in Beijing, Shanghai, Guangzhou and other cities. Also stated several aspects of low carbon consumption like low-emission cars, environmental friendly house ware, and people consider sustainability as new luxury.

The current study tries to understand the popularity and perception of online retailing with respect to the demographic factors i.e. age, gender, income and occupation of Bengaluru customers.

#### **Research Gap:**

The trend of internet buying is on rise in India, recently it is capturing the share of brick and mortar stores sales. Previous studies identified factors influencing on-line buying behavior, challenges faced by on-line retailers but could not identify the purchase patterns of consumers. The current study laid stress on identifying consumer preferences and problems faced in on-line purchases and the proportion of money they shed on e-buying. Bengaluru was selected as it is called the electronic city and educated population is high, thus it will form an ideal location to study consumer likings and preferences.

### **III. Objectives Of The Study**

1. To study the pace of online retailing in India.
2. To examine which category of products are popular in online retailing platform and identify the frequency of buying among customers in Bengaluru city.
3. To study the impact of demographic profile on online purchase behavior.
4. To analyze issues involved in receiving goods, conditions for repayment, procedural complications/bottlenecks.
5. To offer suggestions for improvement-better image and reliability through pricing aspects, honest disclosure, transparency, etc.

#### **Internet Retailing-Emerging Dimensions**

Since the beginning internet has a high potential to attract both seller and customer front. Effective communication, global reach, ease of access, enhanced interactivity, flexibility and speed, ability to communicate large amounts of information, cost efficiency and ease of maintenance (Pyle, 1996; Jones and Vijayasathy, 1998) made business through internet a prospective option.

Online shopping is familiar among consumers; as it reduces shopping time, moving from store to store in selecting goods, can have traffic hassle free shopping, etc. The success of online retailing lies in the availability of internet facilities in the country. Additional features like live chats and automated on-line assistant can attract customers to clarify their doubts about products and can encourage buying. The major online retailing corporations include Alibaba, Amazon.com, eBay, etc.

Online retailing gives stiff competition to traditional brick and mortar stores and avoids middleman in the distribution channel. CRISIL Research defines online retailing includes standalone online retailers and marketplaces, but excludes segments such as online ticketing and online deals, which do not compete directly with traditional brick- and-mortar retailers. It also includes Mobile commerce (or m-commerce) which means purchasing through a mobile phone from an online retailer's mobile optimized online site or app.

Online retailing accounts to fifth of total retail sales amounting to one trillion dollars by 2012 globally. According to Centre for Retail Research, E-commerce is the fastest growing retail market in Europe amounting to €155.3 bn in 2014 and online sales in the US to reach \$306.0 bn in 2014. Mobile shopping will represent 13.1 % of the online retail spend in 2014. The success of retailers lies in maintenance of inventory and prompt delivery. Asia is set to surpass North America to become the world's largest e-commerce market this year, according to the Economist Intelligence Unit (EIU), it will grow by an average 4.6 per cent on a volume basis to \$7.6 trillion, The report comes in the backdrop of huge demand for e-commerce generated in China by platforms like Alibaba which is picking up at a rapid pace in India. The two countries together account for about three billion people.

The most significant factor for success of online retailer is the website design, i.e. ease of use and the presence of user-friendly features [Noreen Siddiqui et al., 2003] customer's area of concern include overall Web page design, level of interactivity and inconsistency across Web sites lead to confusion. There are certain

essential components for an e-Retailing business to be successful such as: E-Catalog, Search Engine, Shopping Cart, Distribution of Digital Goods, On line Customer sales person, An order status Checking Facility, Create Consumer Community.

*The reasons for fast growing e-commerce market are;*

- Attractive online pricing, traditional retailers setting up online stores.
- Expanding internet population with advancement in IT.
- New product categories and better logistics infrastructure, and
- Increasing confidence in online retailing and availability of new products.
- Other benefits of online buying includes- convenience, pricing and reviews, selection among competing goods, refund and hassle free shopping.

But the problems remain the same; Fraud and security concerns, lack of full cost information and privacy.

### **Online Retailing in India:**

Even though India entered late into the online segment, it is picking up with high speed. With the rise in urban population, with their busy schedules having very less time to visit stores in heavy traffic, shopping has become a tedious task and with the enhancement of internet 3G services in India online shopping seems an ideal way to shop requirements and big hope for online marketers, and the possibility of cash-on-delivery is much more encouraging. Currently, the online retail penetration in India stands at around 60 per cent, according to a report by Comscore, Indian online users reach 90 million mark.

As reported by ASSOCHAM, online shopping in India is still in its infancy at approx. \$12.6 billion in 2013 with global sales reaching \$1.5 trillion by end 2014 according to eMarketer. Though over the past few years, it has grown by almost 35% CAGR from \$3.8 billion in 2009 to an estimated \$12.6 billion in 2013 and is expected to grow briskly for the foreseeable future. A study by Technopak observed the Indian e-tailing market is expected to reach \$76 billion by 2021. The good news is here for online retailers, an Assocham paper for 2013 stated retail stores sales rose by 65%, whereas online trade registered a growth of 85%, a good 20% more.

The growth of online retailing is manifold over the past few years and the customer penetration level is very high in the recent past. Retail ecommerce looks very more promising in the coming years increasing at 47.6%, it is possible with increase in internet connections, IAMA reported that India crossed the 300 million user mark in 2014 and is expected to touch the half a billion mark by 2016. With these good prospects foreign e-tailing giants like Alibaba, Amazon, etc. are eyeing the Indian sub-continent, even domestic players like Flipkart, Snapdeal, etc. are expanding their operations; they can be better off in the market by understanding the customer requirements and fulfilling their objectives. A report by Internet and Mobile Association of India (IAMA), published by NDTV stated E-Tailing in India grew by around 1.4 times from 2013 and comprise nearly 29 percent of the total e-commerce market. The lion share of the e-commerce pie lies with online travel at 61 percent.

### **E-tailing features prominent in India**

The e-commerce industry is undergoing exponential growth, the rise is not only concentrated in major cities and metros, but equally in Tier-II and Tier-III cities. Of the total online market electronics account for 34 per cent, apparel and accessories 30 per cent, books 15 per cent, beauty and personal care 10 per cent, and home and furnishing 6 per cent. Over 50 per cent of sales in these product categories take place in non-metro cities as observed by Internet and Mobile Association of India research.

B2C e-commerce by foreign players is prohibited in India, the FDI norms of retail sector applies to e-commerce also in India, which is prohibiting entry of online giants like Amazon and e-bay into B2C e-tailing, they just operate as auction site or market place rather than selling goods to consumers directly, they serve as host to third party sellers along with domestic player Quickr.com, which buy, sell, rent and serve as classifieds portal.

Domestic players like Flipkart, Snapdeal, edigiworld, naaptol, etc and foreign players like e-bay, Amazon, Alibaba, etc. are having a good hold in online retail business, but still on-line shopping is not able to attract majority of Indian consumers as it has in developed nations; hardly 8.4 % of users buy online as compared to 85% in US, e-commerce accounts for only 1% of total retail business in India, a report by McKinsey&Co.

Even though e-tailing is making a strong hold in the Indian market with features like cash-on-delivery, free and quick shipment and return of goods if consumers doesn't like; but still there are several challenges faced as compared to the markets in China and other developed countries, i.e. re-engaging with the customer, customer loyalty, trust and education which need to be seriously adopted in India. Cash-on-delivery is by far the dominant preferred payment method.

Another major hurdle in e-tailing success is to provide secure payment gateways and logistics of delivery. The major consumer concern include safety & security. Transaction fulfillment and genuineness are still the major hurdles in achieving on-line shopping's success and popularity.

E-tailing India, an organization which aims at becoming a repository for online retail industry in India conducts conferences, workshops and independent researches in field of ecommerce, it annually organizes etailing India Expo which brings together many professionals exploring the Indian e-commerce industry, its growth factors, etc.

Online shopping in India is now dependent on the eagerness of Indian retailers to think out of the box, build on their existing strengths and becoming truly multi-channel retailers. The challenge is to make customers look beyond the informative and functional online activity and direct them towards online shopping for travel, entertainment, lifestyle and food and grocery.

As discussed, there are few problems related to etailing, but with strict government norms and big players participating in online business most of the problems have been overcome, and they are trying to give the consumers the maximum advantage and service possible. Most online retailers may make no or only a small charge for delivery; this influences one's purchasing decision, but it is surely not economical when purchasing small or inexpensive items.

### **Issues Involved In Online Retailing**

The current market trend is showing an explosive pace for online retailing; there are several issues that are to be addressed to keep the uptrend of online retailing.

**Retailer front:** Heavy competition is resulting in aggressive pricing leading e-tailers in making losses on every segment. For every Rs. 100 spent on e-tailing, Rs 35 is spent on supporting services like warehousing, payment gateways, and logistics, among others and for a Rs 100 sale of a book, the e-tailer incurs a loss of Rs.24, a loss of Rs 13 in mobiles, and Rs 8 in apparel, in spite of these etailers are trying to provide the best services to attract more customers.

- 1) Cash-on-delivery accounts for up to 60% of transactions, according to a study by Internet and Mobile Association of India and audit firm KPMG and this is the main concern for most online retailers as their payment cycle period is prolonging and further higher instances of returns are damaging the online retailers margins. These transactions add about 3% additional costs, according to eTailing India, and this number goes up by about 30% when returns happen.
- 2) Logistics and supply chain are next major hurdle in online retailing success, it's very difficult to find an address as we don't have standardized physical postal address system, India still have 3rd world logistics.
- 3) Online payment system is another major challenge as payment gateway error rates are high (more than 25% transactions fail) and banks charge commission on each transaction which reduces their margin substantially, further reducing online retailer's profits.

**Customer front:** Customer determines the fate of any retailer whether it be normal or online ones. He is mostly interested in cash on delivery as it assures safety for his product and money, on receiving if he doesn't like the condition of the product he can refuse to accept or ask for replacement.

- 1) Customer's main concern lies in payment systems and duration of delivery. Customers are worried about product malfunctions, even though several online retailers replace the goods after making an online complaint, the consumer feels unsafe until the product is replaced; and often replacement depends on the product company's policy rather than online retailer's policy.
- 2) The conditions remain the same for replacement; the product shouldn't be used and packing should remain intact, the decision for replacement lies with the retailer and most of the times causing delay and discomfort to consumers.
- 3) Delay in delivery and lack of reliability as to product features displayed, is another major concern in customers arena, some customers observed the product displayed is different from the one that is delivered which will impact their further purchase decisions and delay in delivery causes dissatisfaction among consumers.

### **1. Data Analysis**

A survey has been conducted among 500 respondents in Bengaluru city to understand their views about online shopping, the respondents comprised both male and female customers like college students, professionals, academicians and business persons of different age groups between 15-60 years with varied income levels. They were questioned about their awareness and attitude towards online purchase. The respondents were also questioned about reason for opting and for not choosing online mode of purchase, preference of goods i.e. category of products and frequency of purchase i.e. how often they buy and how much they spend in a month through online buying; the above questions help to understand the penetration of online retailing among Bengaluru customers.

Particulars	No. of respondents	Percentage
Total interviewed	500	100
Aware of online buying	491	98.2
Buy online	409	81.8
Doesn't buy online	82	16.4

Source: primary data.

It has been observed that most of them are aware of online retailing and many does online buying. They were further asked reason for buying/not buying online and studied convenience (22.4%), to avail online offers (22.2%), large variety (19.4%) and compare pricing of products (17.8%) as reason for buying online; a survey by Economic Times observed customers choose an online retailer based on price and quality, followed by genuine products and convenience.

Doubtful about quality of products (5.6%), habit of inspecting before buying (4.8%), and fear of revealing credit card details (3.2%) and to avail offers in stores (2.8%) are basic reasons for not buying online.

Preference of goods and frequency of purchase:

As against brick and mortar stores, click stores make available several variety of goods to the customer just with a click of mouse. The current study focused on understanding what categories of products are preferred by Bengaluru customers and the following observation is made:

Particulars	Frequency	Percent
FMCG (food products, soaps, shampoos, etc.)	89	17.8
Kids products (toys, milk powder, nappies, clothes, etc.)	54	10.8
Durable products (mobiles, branded goods, etc.)	107	21.4
Clothes, apparels and footwear	90	18
Kitchen appliances	20	4
Complete home needs	49	9.8
Total	409	81.8

Source: Primary data.

The survey observed durable products like mobiles and accessories are most preferred by Bengaluru customers followed by clothes and FMCG's. Kid's products and home needs like curtains, etc. were preferred by approximately 10% of respondents; and kitchen appliances were least preferred, this is because maximum of the buyers are in the age group of 25-35 years i.e. approx. 70% of respondents.

A research report by Internet and Mobile Association of India (IAMAI) observed mobile phones and related accessories are sold mostly by Flipkart, Snapdeal, etc., the next most sold is apparel and foot wear followed by consumer durables and footwear.

Frequency of purchase: to know the frequency of purchase of goods by respondent's they were questioned about how often they buy online and the proportion of monthly expense they spend on online purchase;

Particulars	No. of respondents	Percent
Very often	58	11.6
Weekly	49	9.8
Forth nightly	116	23.2
Monthly	186	37.2
Total	409	81.8

Source: Primary data.

The survey observed 37% of respondents buy once a month, and some 20% respondents buy regularly less than a week, even though some purchase once a month through online the amount they spend is significant than those who spend very often per transaction.

Particulars	No. of respondents	Percent
<10%	231	46.2
10-20%	134	26.8
20-30%	33	6.6
30-50%	11	2.2
Total	409	81.8

Source: Primary data.

Even though online buying is very popular most respondents (approx. 46%) spend less than10% of their monthly expenditure via online shopping, and some26% spend between 10-20% of their total monthly expenses through online manner. A mere 8% of respondents spend more than 20% via online purchase, the reason is almost some 50% of their monthly expense goes in the form of house rent andmedical expenses,and after that most expense is made on monthly provisions; spending 10-20% through online shopping is an ample figure, this shows the scope for online sellers to penetrate for a bigger figure.

## 2. Demographic Factors Impact On Customer Buying Behavior

Customer is the ultimatecritic who decides the fate of the market players, and there are several factors that influence the activities of customer in the market. The customer is influenced by several factors like demographic, social, economic, cultural, political and technological factors; demographic factors impact customer’s life style and play a major role in determining purchase decisions like age, gender, education, occupation, income level.

Demographic factors	Frequency	Percentage
Age		
15-20	47	9.4
20-30	182	36.4
30-40	141	28.2
40-50	77	15.4
>50	53	10.6
Gender		
Male	207	41.4
Female	293	58.6
Occupation		
Employee in service	199	39.8
House wife	51	10.2
Professional	83	16.6
Business/self-employed	63	12.6
Student	94	18.8
Retired	10	2.0
Income		
0-200000	143	28.6
200000-400000	16	3.2
400000-600000	117	23.4
600000-800000	101	20.2
800000-1000000	78	15.6
>1000000	45	9.0
Sample size	500	

The above table shows the composition of demographic data of the sample in Bengaluru, related to age, gender, occupation and income.

### Hypotheses:

Demographic factors positively effects buying behavior, there is difference in attitude between young and adult customers, male and female and is also effected by income and occupation (Heidi, Gerard & Alex, 2008), which have been proven by previous studies. Demographic factors for this study include age, gender, income and occupation.

H1: Demographic factors influence customer’s online buying.

H1 (a): Age influence online buying.

(b): Gender influence online buying.

(c): Occupation influence online buying.

(d): Income influence online buying.

H2: Demographic factors influence proportion of online purchase per month.

One way analysis of variance was used with online buying intention as dependent variable and each of the demographic profile(age, gender, occupation and income) as independent variable.

Independent variables	Mean	Std. Deviation	F-value	Sig.
Age	1.16	0.373	2.246	0.05
Gender	1.16	0.373	0.516	0.473
Occupation	1.16	0.373	3.508	0.004
Income	1.16	0.373	4.08	0.001

The results show that age positively affect online buying behavior with  $p=0.05$ , H1 (a) is accepted. Gender doesn't influence online buying behaviorwith  $p>0.05$ , H1 (b) is rejected. Occupation positively affect online buying behavior with  $p<0.05$ , H1 (c) is accepted and finally income also positively affect with  $p<=0.05$ , H1 (d) is also accepted. Since, Bengaluru is a metropolitan city both males and females are mostly educated and working and thus gender has no influence on online buying behavior.

Independent variables	Mean	Std. Deviation	F-value	Sig.
Age	1.56	0.754	4.201	0.002
Gender	1.56	0.754	3.956	0.047
Occupation	1.56	0.754	2.736	0.019
Income	1.56	0.754	2.727	0.019

The results show that demographic factors influence monthly proportion of online expenditure with  $p<0.05$ , H2 is accepted.

### Findings & Suggestions

The study conducted in Bengaluru has observed a great acceptance for online retailing, ANOVA tests show age, income and occupation have impact on online buying behavior and gender has no influence on online buying behavior. Online retailing is popular among both genders and middle aged consumers, mostly employees and middle income groups are opting to purchase online. Durable products like electronics, mobiles, etc. are in high demand and most customers buy at least once in a month. Convenience being the main reason to purchase online, to avail discounts and offers is another reason and customers also use online platform to check variety of goods available. If the complaints regarding payment and delivery system are addressed well and assurance regarding quality of the product is given; there is further great scope for increasing online retailing in Bengaluru.

Based on the survey and customer responses the following suggestions were made;

- Customer's main concern is about quality of products and prompt delivery (delayed or wrong item delivery), if etailers can employ proper supply chain management and provide assurance about product quality and timely delivery, the customerwillbe satisfied and become loyal.
- Providing better description of products with 3D-image and simulation technique to know how it looks on a person, etc. can help customer better understand the features and look of the product.
- Transparency is the main requirement of customer, even though 24x7 customer service and track order facility is available with most e-tailers, it should be more efficient and effective, and further e-mail and mobile notifications regarding delivery will further strengthen e-retailer's commitment for prompt delivery of goods.
- Credibility in payment should be ensured. Steps should to be taken to sort out issues of security and payments by debit/credit cards. Banking laws and regulations need to be adjusted so that electronic fund transfers and credit card payments become easier and safer.
- Price comparison is another important feature which the customer looks for so that he can compare competitive products pricing, and make a decision about product purchase.
- Honest disclosure of features of products and terms of purchase and replacement should be clearly mentioned in the retailer's website.
- Clarity in pricing and discounts on the products, if any should be clearly mentioned.
- Post sale service facility is one feature which is required by customer even though the facility is provided by the product company itself, these etailers should ensure that product companies fulfil those norms on behalf of the customer.

By making these few additions, online retailers can attract more customers and consumer loyalty can be improved.

### 3. Conclusion

Market is a huge arena where every seller can find place if he provides value and be trustworthy to the customer. Convenience in navigating e-tailer's website, quick loading and an accurate product/service delivery system are considered essential for customer's acceptance of online retailer. Further studies can be conducted to know the impact of other socio-psychological factors on online buying behavior intention and acceptance levels by customers in India.

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