

A study of factors affecting loyalty of online shopping in India

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ABSTRACT

Today's companies have to take advantage of the opportunities offered by the internet in order to be one step ahead of its competitors. Leaving aside the traditional shopping, they need to differentiate themselves via this modern communication channel as online shopping emerges as a new domain. However, customers are confused with the increasing numbers of websites day by day. In this context, companies have to generate publicity, create user blogs and provide the most honest information about their products and services in order to shine out among the realm of websites. Only then, they can attract the attention and interest of the customers. Only after companies fully meet the customers' needs and expectations, customer trust starts to build-up. Customer loyalty plays a critical role in an organization's success and customer loyalty becomes more important especially when customer acquisition alone does not equate to long term success. E loyalty is all about quality customer support, on-time delivery, compelling product presentations, convenient and reasonably priced shipping and handling, and clear and .

KEYWORDS: E-loyalty, Online Shopping, Loyalty, Delivery, E-purchase

INTRODUCTION

Online shopping turnover is increasing year by year, and the main drivers of this increase include the form of payment options offered to ease up the process and value-added services provided to increase the customer satisfaction. With these advancements, online shopping today has reached about four times the size of the traditional shopping for certain goods and services. Traditional retail companies are under continuous pressure of pleasing their customers and following the advancements in business to maintain their position in the market. From this perspective, easy and secure online payment applications facilitate the everyday business of these companies. A list of companies, including banks and credit card companies, have lost market share in this dynamic era as they failed to carry over the customer loyalty, brand awareness and thereby, the share of mind they used to own to the online media.

Customer loyalty is the main objective for strategic marketing planning since it brings about many favorable outcomes to companies. First, it is much less expensive to retain current customer than it is to seek new ones. Further, loyal customers are more likely to discuss past service experiences positively than non-loyal customers, creating a potential for word-of-mouth advertising at no extra cost to the service provider. Third, it secures the relationship between customer and service provider. Finally, loyal customers are more easily accessible than first-timers since organizations usually retain records, making targeted indirect marketing more feasible. This knowledge permits suppliers to precisely target the repeat segment and solicit direct responses to promotions..

LITERATURE REVIEW

Boshoff & Du Plessis, (2009) suggested that due to intense competition in the market place, businesses have increased efforts to implement the customer retention strategy in order to maximize the lifetime value of customers. According to Deng, Lu, Wei, Zhang (2010) customer loyalty refers to Commitment by customers to make consistent repeat purchases of a preferred brands or services in spite of situational and marketing efforts to influence switching behavior. For Cheng et al. (2011) customer satisfaction means creating and maintaining long term relationships with customers.

Cheng et al. (2011) proposed that it is cost-effective to maintain existing customers than obtaining new ones. To this the authors proceeded to state that the cost of developing a new customer is between 5 and 9 times the cost of maintaining the existing customers. This demonstrates that retailers need to retain loyal customers because through cost-effectiveness there are high chances of survival and strong future growth.

According to Boshoff and du Plessis (2009), the benefits of customer loyalty are that loyal customers: are cheap to maintain, are price insensitive, spread free positive word of mouth, always provide suggestions and they always try new products. Studies which suggested that the impact of customer trust on e-commerce, includes Kim, Chung and Lee (2011)

and concluded that Internet security measures have positive impact on customer trust and no impact on transportation costs while customer satisfaction has positive impact on trust and commitment.

Bellman, Lohse and Johnson (1999) explored the relationship between customers' demographic characteristics, personality traits and attitude towards online shopping; they identified that customer lifestyle is effective on attitude towards online shopping and customers with time limitations tend to do more online shopping. Jarvenpaa, Tractinsky and Vitale (2000) studied about the setup of online shopping website and company reputation in relation to risk perception, customer trust and attitude and demand; they emphasized that there is a positive relationship between company reputation and consumer trust and as trust improves, risk perception decreases.

Customer loyalty occurs when a customer buys a product or service repeatedly, and he/she holds appropriate factors influencing customer loyalty toward Online Shopping Sri Astuti Pratminingsih, Christina Lipuringtyas, and Tetty Rimenta. Studies in International Journal of Trade, Economics and Finance, Vol. 4, No. 3, June 2013 showed positive attitude of consumers towards goods and services of the companies.

Oliver has proposed four ascending brand-loyalty stages according to the cognition-affect-conation pattern. The first stage is cognitive loyalty. Customers are loyal to a brand based on their information on that brand. Clients are faithful to a brand in light of their data on that brand. The following stage is full of affective loyalty, which alludes to client enjoying or inspirational demeanors toward a brand. The third step is cognitive intention or behavioral intention. This is a profoundly held sense of duty regarding purchase a decent expectation. This want may bring about undiscovered activity. The last stage is action loyalty, where clients change over aims into activities. Clients at this stage encounter activity latency, combined with a want to conquer deterrents to make a buy.

Behavioral loyalty is customer willingness to continue a relationship and repurchase the product. Attitudinal loyalty is the Level of the customer's attitudinal advocacy and psychological attachments to the service provider. Another way to measure loyalty is using composite approach. This approach argued that customer loyalty is regarded as an integration of behavioral measures (in the sense of exclusive purchase, hard-core loyalty, repeat purchase probability, share of category requirements, etc.) and attitude (with reference to brand preference, liking, commitment, intention-to-buy. Rousseau, Sitkin, Burt, & Camerer, (1998); Singh & Sirdeshmukh, (2000) suggested that in business, trust is one of the most relevant antecedents of stable and collaborative relationships.

Zeithaml, Berry, & Parasuraman, (1996) in their study suggested that the behavioral aspect of customer loyalty represents- actual repeat purchase of products or services that

includes purchasing more and different products or services from the same company, recommending the company to others, and reflecting a long-term choice probability for the brand.

Gommans et al. (2001) defined e-loyalty as store loyalty. This further means that consumers pay visit to the stores on continuous basis for buying items from same brand. He also defines customer loyalty as a point at which consumer demonstrate and repeat buying behavior which have positive nature related to product supplier, and they are repeating this action constantly.

Anderson and Srinivasan (2003) argue that Customer service is an additional important thing for companies doing e-businesses. To avoid some difficulties in designing websites, they need to have attentive customer service system.

Sheth and Mittal (2004) stated that in behavioral terms, brand loyalty is simply a customer's consistent repurchase of a brand.

In the literature reviewing, Cyr (2008) and Liao, (2012) had earlier defined e-loyalty as e-customers' intention to stay with the same website. As a proxy definition of e-loyalty, Cyr, Head, & Ivanov, (2009) suggested that it is a favorable customer attitude toward the similar e-retailer that affects the repeat buying behavior.

Through repeated visits to the website, in addition to making a purchase they will generally give a positive word of mouth and would recommend the experience to other customers, thereby reducing operating costs in finding customers or customer specifications that may be relevant to its study.

MATERIALS AND METHODS

The scope of the study is to analyze customer behavior towards online shopping and study the factors affecting an individuals' choice.

The present study incorporates the collection of both primary and secondary data for an in depth investigation.

Primary data has been gathered through structured unbiased questionnaire. Out of the questionnaires mailed to 500 individuals, 370 responded back, therefore the sample size for the study stands at 370.

Measures of central tendency: these are ways of describing the central position of a frequency distribution for a group of data. This includes mean, median, skewness and kurtosis.

Measures of spread: These are ways of summarizing a group of data by describing how spread out the scores is. To describe this spread, a number of statistics are available to us, including the range, quartiles, absolute deviation, variance and standard deviation.

Coefficient of Variation can be calculated to study the spread of overall data. Higher the coefficient of variation, higher the spread in the data.

Inferential Statistics

Statistical inference is the process of using data analysis to deduce properties of an underlying probability distribution. Inferential statistical analysis infers properties of a population, for example by testing hypotheses and deriving estimates. It is assumed that the observed data set is sampled from a larger population. We use p-value, Chi-square and likelihood ration test to test the hypothesis.

STATISTICAL ANALYSIS

Table 1 Perception based tracker for website design affecting Customer Satisfaction

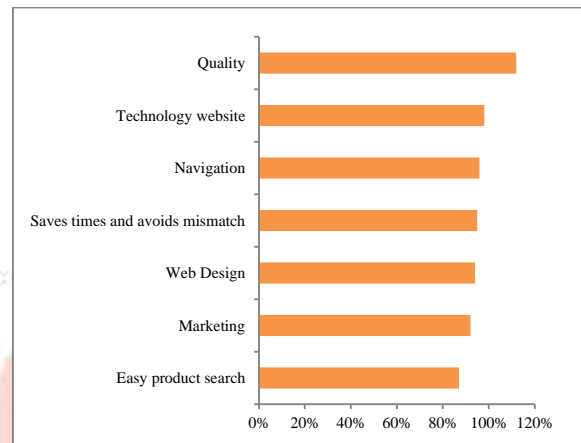
Variables	Scale					Descriptive Statistics		
	Str Dis	Dis .	Ne u.	Agr.	Str. Agree	Mean	SD	CV
Quality	13	30	357	428	580	281.6	250.8	112%
Web Design	18	38	189	484	745	294.8	313.14	94%
Navigation	13	40	258	392	765	293.6	306.68	96%
Marketing	13	54	204	404	805	296	323.21	92%
Saves times and avoids mismatch	17	32	213	464	750	295.2	311.75	95%
Easy product search	13	30	189	436	850	303.6	349.47	87%
Technology website	10	38	258	436	730	294.4	299.06	98%

Graph 1 Perception based tracker for website design affecting Customer Satisfaction

Role of website in attracting customers to do online shopping

As part of our study, we devised seven variables on the likert scale of (1-5) where 1 being the least contributor and 5 being the most.

We have used perception based tracker to test if the variable affects the overall customer satisfaction while doing online shopping.



As discussed earlier, the higher the variation in the data least is its priority in affecting the targeted variable.

While quality of website is the least contributor in affecting customer satisfaction, it is majorly contributed by website affecting search quality of a product.

An attractive website design contributes significantly to the effective and efficient way of doing e-shopping.

It has also been seen that technology website is also one of the least contributors affecting the customer satisfaction while doing online shopping.

The results clearly show that if the user interface is slow or a bit confusing to navigate, consumers might opt to leave the website without buying anything. It is thus extremely important to keep the website and purchase funnel as easy to handle as much it can.

Factors that one shall take care of while designing a website for online shopping are structure, content, interaction and presentation. While content on one hand is the basic essence and representation of a website, structure define the right way of presenting data to a consumer.

With content and structure in place, interacting with consumers in the virtual world becomes comparatively easier in absence of an actual sales person.

Ways of attracting customers for E-shopping

Table 2 Perception based tracker for ways to attract customers for e-shopping

Variables	Scale					Descriptive Statistics		
	StrDis.	Disagree	Neutral	Agree	Str. Agree	Mean	SD	CV
Flash Sales & Discounts	10	32	213	428	830	302.6	339.4	89%
Product Mix	16	20	249	440	755	296	311.5	95%
Sales Promotion Strategy	8	54	213	456	750	296.2	308.3	96%
Prompt Delivery	8	48	273	476	640	289	271.8	106%
Connection to local stores	12	46	261	612	475	281.2	262.3	107%
Joining Discounts	18	48	255	532	550	280.6	254.7	110%
Recommendations	18	48	204	664	470	280.8	279.2	101%
Mobile App	15	28	198	372	910	304.6	368.4	83%
Shopping Cart Notifications	17	34	231	560	595	287.4	278.1	103%
Help/FAQ support	8	44	240	596	555	288.6	276.8	104%

Graph 2 Perception based tracker for ways to attract customers for e-shopping



As analyzed, the coefficient of variation range from 83% to 110% with maximum of the variables being scattered above 100%.

This shows that discount coupons to first time joiners, connection to local stores, FAQ support least affects the customer satisfaction.

Mobile app plays a major contributor to customer satisfaction while doing online shopping. Flash sales and discounts also attract large number of customers to do repetitive online shopping.

In addition to satisfaction driving repeat business, offers of discounts and specials are strong motivators to bring online shoppers back to a retailer. When given options of discounts and specials that might bring a customer back to a retailer, online shoppers prefer free shipping on orders. There is no one size fits all when it comes to free or discounted shipping. Research suggests that consumers do not always expect free shipping and that it depends on the situation of a particular order.

Factors affecting loyalty of customer to do online shopping

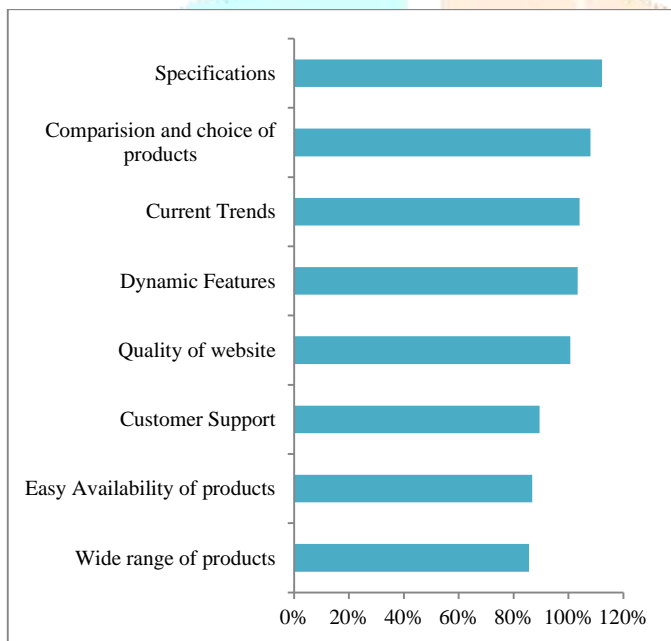
As per past research studies, product price and shipping charges are rated as the most important factors in comparison shopping. Shipping speed, consumer reviews, retailer reputation, and delivery time flexibility are all taken into account by consumers when comparison shopping, but at a lower rate than product price and shipping charges.

Table 3 Perception based tracker for customer loyalty while doing e-shopping

Variables	Scale					Descriptive Statistics		
	Str. Dis	Dis	Neut.	Agr	Str. Agr	Mean	SD	CV
Current Trends	12	34	285	452	665	289.6	278.3	104%

Cust. Support	15	22	219	428	820	300.8	336.1	89%
Easy Availability of products	10	56	180	400	860	301.2	347	87%
Wide range of products	12	36	198	396	875	303.4	354.6	86%
Comparison and choice of products	12	50	294	424	645	285	264	108%
Specifications	9	54	282	524	545	282.8	252.1	112%
Dynamic Features	10	48	225	620	530	286.6	277.3	103%
Quality of website	8	44	234	504	680	294	292	101%

Graph 3 Perception based tracker for customer loyalty while doing e-shopping



Analysis showed a varied response when it comes to studying different variables. While half of the variables have coefficient of variation to be below 90%, rest of them showed variation up-to 108%.

While specification of products and wide variety of products least affects customer loyalty, it is the wide range of specific product on a specific website along with ease of access that attracts customer to visit same website again.

Table 4 Descriptive Statistics for variables affecting reference of a website to a friend

Factors	Mean	Std. Dev.	Skewness	Kurtosis	C.I
Current Trends	3.91	1.04	-0.76	0.11	(3.88,3.93)
Customer Support	4.06	1.06	-1.11	0.78	(4.03,4.09)
Easy way to find products	4.07	1.08	-1.02	0.21	(4.04,4.09)
Wide range of choice	4.10	1.06	-1.10	0.57	(4.07,4.12)
Online purchase is better	3.85	1.08	-0.66	-0.22	(3.82,3.87)
Products are as per specifications	3.82	1.02	-0.62	-0.12	(3.79,3.84)
Dynamic features	3.87	0.99	-0.82	0.40	(3.84,3.89)
Service Quality	3.97	1.01	-0.81	0.14	(3.94,3.99)

Inferential Statistics for variables affecting reference of a website to a friend

The null hypothesis is stated as that the given factors do not have any effect on the choice of an individual to recommend a website to a friend.

H_0 : Individuals would recommend a website to a friend without getting affected by any demographic or social factor

H_a : Individuals would recommend a website to a friend by getting affected by any demographic or social factor

In order to test the hypothesis, we perform various tests.

In the given table we study the prevalence rate of recommending a website among individuals doing online shopping with respect to different factors.

Chi-square test has been performed for each factor with respect to an independent variable of website recommendation to test the null hypothesis.

Likelihood ratio test has been performed to generalize the results over a large set of population.

The study shows that for demographic variables (Gender, Education and Monthly Income), p-value for running a chi-square test is greater than 0.05. The results remain same in case of different websites that individuals use for online shopping.

While running likelihood test for these four variables, p-value still remains greater than 0.05.

Thus we accept the null hypothesis that these four variables do not affect the choice of an individual to recommend a website to a friend.

While studying other variables, individuals usually tend to agree that given variable affect the choice of individual to recommend a website to a friend.

66% of individuals believe that customer support by an e-retailer affects the choice of recommendation, p-value for same remains to be less than 0.05. Hence, we reject the null hypothesis that it would not affect the choice of an individual. The results can't be generalized for a larger set of population as p-value for likelihood ratio test is greater than 0.05.

While almost 70% of individuals would agree that current trends affect the choice of recommendation, p-value for same remains to be less than 0.05. Hence, we reject the null hypothesis that it would not affect the choice of an individual. The results can be generalized for a larger set of population

79.4% of individuals would agree that easy availability of products online affect the choice of recommendation along with 78.2% of individuals agreeing that the situation is same in case of wide variety of products available. P-value for both cases remains to be less than 0.05. Hence, we reject the null hypothesis that it would not affect the choice of an individual. The results can be generalized for a larger set of population.

While almost 67% of individuals would agree that purchasing products online is better, p-value for same remains to be less than 0.05. Hence, we reject the null hypothesis that it would not affect the choice of an individual. The results can be generalized for a larger set of population.

While almost 69.4% of individuals would agree that products purchased online are as per the specifications given on a website and definitely is an important factor while referring a website for online shopping to a friend, p-value for same remains to be less than 0.05. Hence, we reject the null hypothesis that it would not affect the choice of an individual. The results can be generalized for a larger set of population

While almost 65.1% of individuals would agree that dynamic features of an ecommerce website is an important factor while referring a website for online shopping to a friend, p-value for same remains to be less than 0.05. Hence, we reject the null hypothesis that it would not affect the choice of an individual. The results can be generalized for a larger set of population.

While almost 76.4% of individuals would agree that service quality provided by an e-retailer is an important factor while referring a website for online shopping to a friend, p-value for same remains to be less than 0.05. Hence, we reject the null hypothesis that it would not affect the choice of an individual. The results can be generalized for a larger set of population.

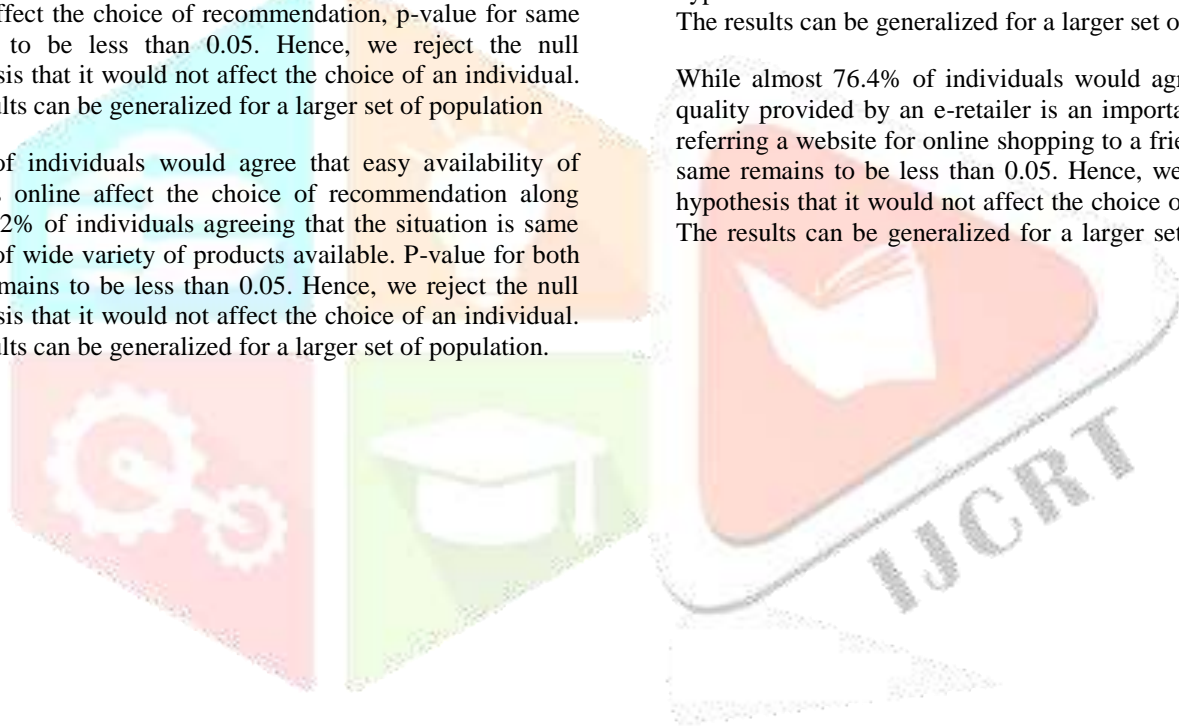


Table 4.2 Inferential Statistics for variables affecting reference of a website to a friend

Factors Affecting Recommendation of a website to a friend	N (%)	Chi Sq.	Likelihood Ratio
Gender			
Male	59.5%	$\chi^2 = 4.635$ P = 0.099	L.R = 5.327 P = 0.070
Female	40.5%		
Education			
Diploma	5.9%	$\chi^2 = 6.375$ P = 0.896	L.R = 8.916 P = 0.710
Inter/12 th	13.4%		
P.hD	2.2%		
Post Graduate	21.2%		
Professional	2.8%		
SSC/10 th	0.6%		
Undergraduate	53.9%		
Monthly Income			
Less than Rs. 1,00,000	37.7%	$\chi^2 = 6.977$ P = 0.323	L.R = 7.250 P = 0.298
Rs. 1,00,000 – Rs. 2,00,000	22.4%		
Rs. 2,00,000 – Rs. 3,00,000	23.4%		
Rs. 3,00,000 and above	16.5%		
Websites that you would recommend			
Amazon	51.4%	$\chi^2 = 5.105$ P = 0.746	L.R = 5.560 P = 0.696
Ebay	2.2%		
Flipkart	28.3%		
Snapdeal	10.9%		
Other	7.2%		
Current Trends of a website			
Strongly Disagree	2.5%	$\chi^2 = 29.864$ P = 0.000	L.R = 19.205 P = 0.014
Disagree	3.4%		
Neutral	24.6%		
Agree	32.7%		
Strongly Agree	36.8%		
Customer Support			
Strongly Disagree	3.4%	$\chi^2 = 21.880$ P = 0.005	L.R = 15.065 P = 0.058
Disagree	2.5%		
Neutral	18.1%		
Agree	29.3%		
Strongly Agree	46.7%		

Easy way to find products through online shopping			
Strongly Disagree	1.9%	$\chi^2 = 65.046$ P = 0.000	L.R = 46.022 P = 0.000
Disagree	5.6%		
Neutral	13.1%		
Agree	29.6%		
Strongly Agree	49.8%		
Wide Range of Choice of products			
Strongly Disagree	1.6%	$\chi^2 = 44.142$ P = 0.000	L.R = 30.964 P = 0.000
Disagree	4.4%		
Neutral	15.9%		
Agree	27.7%		
Strongly Agree	50.5%		
Online Purchase is better			
Strongly Disagree	2.5%	$\chi^2 = 20.973$ P = 0.007	L.R = 17.584 P = 0.025
Disagree	5.6%		
Neutral	24.9%		
Agree	29.9%		
Strongly Agree	37.1%		
Products are as per Specifications			
Strongly Disagree	1.6%	$\chi^2 = 34.519$ P = 0.000	L.R = 30.792 P = 0.000
Disagree	5.9%		
Neutral	23.1%		
Agree	38.9%		
Strongly Agree	30.5%		
Dynamic features			
Strongly Disagree	1.2%	$\chi^2 = 45.057$ P = 0.000	L.R = 38.251 P = 0.000
Disagree	5.9%		
Neutral	17.8%		
Agree	46.1%		
Strongly Agree	29.0%		
Service Quality			
Strongly Disagree	1.2%	$\chi^2 = 46.200$ P = 0.000	L.R = 41.035 P = 0.000
Disagree	4.7%		
Neutral	17.8%		
Agree	37.1%		
Strongly Agree	39.3%		

CONCLUSION

The quality of web design plays a major role in attracting customers for online shopping. Past research studies indicate that customer satisfaction is directly proportional to the web design. Website design is all about the way the content is presented. It is believed that customers while doing online shopping are actually interacting with the technical interface and not the actual salesperson. So it is mandatory to have an interface that is user-friendly and an influence overall customer satisfaction and perceived service quality.

Navigation design of a website is considered to be the factor affecting ease of navigation in a website. It has been argued several times that if the navigation design of a website is not easy then the website might lose customers. It has even been studied that even if detailed information is put on website, the customer might leave the website if he finds difficult to find what he wants. Proper navigation helps customer save time and also overcome financial and perceived risks.

The brands that are most successful at building a quality retail strategy are the ones that have a consistent brand across both digital and brick-and mortar. Whether you're a physical retailer looking to virtualize your shopping experience or an ecommerce brand hoping to open your flagship store, consider

how the two avenues work in tandem together rather than at odds. With a smart-phone in hand, the days of shopping via desktop are being quickly replaced by mobile scrolling.

While it is important to look at what motivates customers to return to a retailer, it is also important to look at what factors are taken into consideration when current or prospective shoppers are repetitive and comparative shopping. When shopping online, consumers take product price and shipping charges almost equally into consideration. The resulting purchase decision may then be that the shopper chooses to buy from a retailer who does not offer free or discounted shipping if the total price including shipping is less than that of a retailer offering free or discounted shipping.

Consumers today look for customer support, while doing e-shopping. Be it pre-sales assistance or after-market services, e-tailers shall spent towards building customer loyalty.

The company has to take efforts to retain customers who are of greatest value to them. The company has to assess the costs linked with retaining customers. The company need not spend on customers who are highly committed and believes that no other competitor can replace the brand he is committed to. The

company will have to invest only on customers who are significant to the business and are not committed.

A customer recommending a product or service shows his commitment and loyalty to the brand or company. This is due to the confidence in the value created and delivered by the company or brand.

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