Service Quality of Online Shopping Portals

A Review of Literature

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Abstract

The evolution of technology had left a strong impact on virtually every business and personal aspect of our lives. From privacy to responsibility issues, the impact of technology on business is only limited to imagination. Online shopping is the process whereby consumers directly buy goods or services from a seller in real-time, without an intermediary service, over the Internet. It is a form of electronic commerce. The sale or purchase transaction is completed electronically and interactively on real-time biases. A very good example of companies dealing in such type of business is Amazon.com for buying new books. The paper discusses various factors on the basis of literature review which are affecting the service quality of online shopping portals. The first important parameter studied was Services and schemes provided by the online shopping portals. Another important factor influencing the Service Quality of Online Shopping Portals is the buying motives of the online buyers. The next part of the paper discusses the satisfaction level of online buyers towards quality of services. Last but an important parameter discussed in the paper is services expected and services received from online shopping portals.

Keywords: *Service Quality, Online Shopping Portals, B2B, Electronic Commerce.*

INTRODUCTION

Online shopping is one of the most interesting topics of research these days and a vast number of studies have been carried out on its different aspects from the perspective of consumers as well as of online sellers. Online shopping is the process in which the consumers purchase products or services over the Internet also known as online shop, e-shop, e-store, internet shop, web shop or online store. The same can also be seen as electronic commerce application used for business-to business electronic commerce (B2B) or business-to consumer electronic commerce (B2C) and is popular mainly because of its speed and ease of use. Online applications are becoming increasingly popular in our daily life that we are habitual in using them on day without we use them. In particular, the emergence and spread of electronic commerce (EC) have deeply affected the behavior of both retailers and consumers.

Not only has this, over the years the Internet become a great source for bargain hunters for a number of reasons. There are many great buys online, price comparison companies that help the customers to pierce down to the best prices, shipping and tax advantages which are mostly free, and the convenience of not having to go outside home and shop. Online stores are usually available 24 hours a day, as almost every potential consumer is having Internet access both at work as well as home. Internet is also available these days at many organizations such as internet cafes and schools. Due to increase in the number of households having computers and internet access has led to this widespread acceptance of B2C commerce. The dissemination of e-commerce is found to be quite high in the developing economies of Asia. During the past three decades, a number of researchers have sought to discover the attributes of the services, which contribute most significantly to relevant quality assessments. The dimensions of the service quality: (1) access; (2) communication; (3) competence; (4) courtesy; (5) credibility; (6) reliability; (7) responsiveness; (8) security; (9) tangibles; and (10) understanding the customer; (Parasuraman, et al 1985). Thus it is important to understand the psyche of the online shoppers to give them maximum satisfaction as numerous advantages and benefits like shopping in casuals sitting at home, to convenience for elderly and disabled, wide choice, avoidance of up selling or impulse buying, better prices, more and more people prefer online shopping over conventional shopping these days. The following section discusses the prior studies in the domain of marketing management are concerned, for the understanding of consumer purchasing behaviour.

LITERATURE REVIEW

Several past studies revealed the dissimilarity of shopping in the traditional shopping channel and online shopping channels. Bauer (1967) in his research named "Risk taking and information handling in consumer behaviour" introduced the concept of perceived risk to consumer behaviour research. He suggested, that Consumer behaviour involves risk in the sense that any action of a consumer, while buying may produce results that cannot be anticipated with anything approximating certainty, and some of which are likely to be unpleasant.

However, Chisnall (1995) in his book named 'Consumer behaviour' points out that human need and motives are inextricably linked and that the relationship between them is so close that it becomes difficult to identify the precise

difference to characterize them. People may buy new coats because it protects them against the weather, but in reality the need may be to follow the latest fashion trend. Baty and Lee (1995) in their research, 'Inter Shop: enhancing the vendor/customer dialectic in electronic shopping' found that in order to respond to the customers' desire for control and convenience, web stores should design an efficient system of dialect to enable consumers to identify what they need, learn more about it and quickly make a purchase decision.

Bhatnagar, Misra and Rao (2000) in their research namely, 'On risk, convenience, and Internet shopping behaviour' identified two predominant types of risk: product category risk and financial risk. Product category risk focuses on the product itself and is allied with the customers' belief as to whether the product functions according to their expectations. Financial risk corresponds to the Internet as a safe purchasing medium for customers. It is involved in the transaction whether there might be a risk of losing money via credit card fraud.

Abel (2003) in his research presents the findings of his studies that addressed e-commerce design and associated customer behaviour. The innovation of e-commerce has affected the marketplace through the facilitation of the exchange of goods and services. Not only this, but also human mind set, in terms of response to the mechanisms of online services. Researcher had identified and hypothesized on relevant subject matters ranging from web usability, advertising channels and similar factors affecting online buying behaviour. Though researcher were focused on the significant aspects of online buying behaviour, further studies are interrelated and interdependent, even to the extent of telling parameters upon which

e-commerce, in terms of future design and research, could be built.

Bala subramanian, Konana and Menon (2003) in their research, 'Customer satisfaction in virtual environments: A study of online investing' found that in business environment, some conventional service quality parameters that determine customer satisfaction, such as the physical appearance of facilities, employees and equipment, and employee responsiveness and empathy are unobservable. On the other hand, trust plays a central role in enhancing customer satisfaction. Model trust, as an endogenously formed variable, ultimately impacts customer satisfaction and elucidates the linkages between trust and other factors affecting the performance of the online service provider and to the service environment.

Smith and Rupp (2003) in their research named, 'Strategic online customer decision making: leveraging the transformational power of the Internet', examined and identified the factors in their work that affect the behaviour of consumers. The researchers identified these issues as the marketing effort, socio-cultural influence, emotional parameters, the psychological factors and privacy parameters, to the experience, the before purchase and after purchase decisions. They also show that consumers are affected by various psychological factors, such as perception, motivation, personality, attitudes and emotions. Kraeuter (2003) through his research 'Towards a pattern language for consumer trust in electronic commerce', claimed that consumers are skeptical or suspicious about the functional mechanisms of e-commerce. Specifically, talking about the transparent processes and effects, the quality of many products that are offered online. The analyses revealed

that the role of consumer trust as a base for the diffusion and acceptance of electronic commerce. The functional perspective trust is seen as distinct but potentially coexisting mechanism for reducing the uncertainty and complexity of transactions and relationships in electronic markets. The research focuses on conditions of ecommerce transactions that are relevant for the formation of trust problems. Drawing on the theory of information, two types of uncertainty are described namely system-dependent and transaction-specific uncertainty. Finally different activities and instruments are described and categorized that Internet firms can use to establish and maintain trust.

Balasubramanian, Konana and Menon (2003) through their research, 'Customer satisfaction in virtual environments: A study of online investing', concluded that several firms are moving to make virtual interfaces their primary, or even single, points of customer contact. In this environment, some traditional service quality dimensions that determine customer satisfaction, such as the physical appearance of facilities, employees, equipment, employees' responsiveness and empathy are unobservable. Whereas, trust plays a central role in enhancing customer satisfaction. The researchers claimed trust, as an endogenously formed parameter that ultimately impacts customer satisfaction. The researchers further explained the linkages between trust and other parameters related to the performance of the online service provider and to the service environment. The model is validated using two samples comprising online investors of a large online broker, and members of the American Association of Individual Investors (AAII). The findings of the study suggested that perceived trustworthiness of an online broker is one of the most important

factor to investors' satisfaction, and that perceived environmental security and perceived operational competence impact the formation of trust.

Nina Koski (2004) in her research paper named 'Impulse buying on the internet: encouraging and discouraging factors', found that inclination for buying increases when there are offerings for sale or promotion of the product. Marketing schemes may be announced online or through direct marketing of massage. The buyers respond to advertising by purchasing more and more products. Monsuwe and Dellaert (2004) in their research named 'What drives consumers to shop online? A literature review'. made a comparison of the traditional way of shopping and online shopping and the study showed that shopping online is more convenient as compared to the traditional ones. It was principally concluded that the internet allows for more information both in terms of variety and cost comparison which can be collected in minimum of the effort. Customer convenience and time factor for shopping by the consumer were also some of the important factors which boosted the online shopping.

Yang, Jun and Peterson (2004) in their research named 'Taking the pulse of Internet pharmacies' put forward a reliable and valid means of measuring online service quality based on a broad conceptual framework by integrating the theory and conceptualization in customer service quality. According to the researchers, information systems quality, and product portfolio management, into online service quality are significant factors affecting service quality. An ethnographic substance analysis of customer reviews of online banking services were employed to identify salient online service quality dimensions. The literature review most cited online service

quality attributes, along with and personal interview results were utilized to develop the survey questionnaire. A Web-based survey was undertaken to test the online service quality model. A confirmatory factor analysis pointed out six key online service quality dimensions: reliability, responsiveness, and competence, ease of use, security, and product portfolio. This research includes a lot of managerial and theoretical implications of online service quality model.

Bauer, Hammer schmidt and Falk (2004) in their research analysed internet-banking described that in the internet economy, the business model of web portals had spread rapidly over the last few years. In spite of this, unfortunately, there have been very few scholarly investigations into the services and characteristics that change a website into a portal as well as into the dimensions that determine the customer's evaluation of the portal's service quality. The authors validate a model for the construct of web portal quality based on certain dimensions. Some of these were security and trust, basic services quality, cross-buying services quality, added value, transaction support and responsiveness. These parameters were further classified into three service categories namely core services, additional services, and problem-solving services. These parameters which have been found as the determinants of consumer's quality perception in the internet, provides financial institutions a promising starting point for establishing an effective quality management for their e-businesses.

Parasuraman (2005) in his research named 'ES-QUAL a multiple-item scale for assessing electronic service quality' used conceptual framework as a theoretical foundation, constructs, refines, and tests a multiple-item scale for guaging the service quality delivered by web sites on which customers shop online. Two stages of empirical data collection revealed that two separate scales were required for capturing electronic service quality. The basic scale developed in the research is an item scale of four dimensions namely efficiency, fulfillment, system availability, and privacy. The second scale, E-Rec S-QUAL, is salient only to those customers who had unique encounters with the websites and contains 11 items in three dimensions: responsiveness, compensation, and contact. Both these scales shows good psychometric properties based on findings from a variety of reliability and validity tests and build on the research already conducted on the topic. The research also discussed the managerial implications stemming from the empirical findings of the study.

Changchit, Douthit, and Hoffmeyer (2005) conducted a study namely, 'Online shopping; Company business management' to identify the parameters that influence the online shoppers when they make the decision to purchase from a website. It was found that the achievement of the business depends on the ability of the online website to attract and retain the customers. It was also interestingly found that consumers gave more importance to factors such as better utility of their time, access to different type of product information through internet but gave lesser importance to low prices

Kim and Park (2005) in the study named 'A consumer shopping channel extension model: attitude shift toward the online store' with a purpose of examining the consumer shopping channel extension focused on attitude shift from offline to online store with a theoretical approach. The sample consisted of students in a large US Midwestern university and structural equation modeling was employed to

test hypotheses. Modified theory of planned behavior in the online retailing environment was used in the research. The results of the study showed that attitude toward the offline store were a significant predictor of attitude toward the online store. Also it was observed that the search intention for product information via the online store was the strongest predictor of consumer's purchase intention via the online store. The same was found to be a mediating variable between predictor variables and purchase intention. The research offered a theoretical framework to understand and predict the consumer shopping behavior in the multichannel retailing setting. The research also contributed to the academia by expanding the theory of planned behavior and online pre purchase intentions model.

Further the same authors collated through an online survey, using U.S. samples, that consumer's positive attitudes as well as willingness to search for pre-purchase information leads to a strong possibility of online shopping. They also stressed that online shoppers are required to have computer skills in order to use the Internet for shopping. Hence, those who are uncomfortable with using the computer are likely do their shopping at the traditional store, modern shop, or discount store.

Bauer, Falk and Schmidt (2006) in their research named 'A Conceptual Framework For Creating Customer Satisfaction in E-Retailing in Malaysia', persuaded that the existing e-service quality scales mainly focus on e-shopping behaviour which does not include hedonic quality aspects. As a result, these scales do not completely cover all aspects of consumer's quality evaluation. In order to integrate both utilitarian and hedonic e-service quality elements, transaction process model was applied to electronic service encounters.

Based on the experiment general framework discussing all stages of the electronic service delivery process, the researchers develop a transaction process-based scale for measuring service quality.

Exploratory and confirmatory factor analysis was done and the researchers identified five quality dimensions: functionality/design, enjoyment, process, reliability and responsiveness. All extracted dimensions of eTransQual revelled a significant positive impact on important outcome variables like perceived value and customer satisfaction. Other than this, enjoyment is a dominant parameter that affects both relationship duration and repurchases intention as major drivers of customer lifetime value. As a result, the conceptual and empirical evidence to integrate both utilitarian and hedonic e-service quality parameters into one measurement scale.

Allred, Smith and Swinyard (2006) in their research namely 'E-shopping lovers and fearful conservatives: A market segmentation analysis' classified internet users into holiday shopper and non-shopper segments. They also classified them into demographic, psychographic, and computer use characteristics of each segment. The data was picked up from a national US sample of online internet users. Six important segments were identified in the data. Three of these segments characterize customers who resist online shopping, even though they were engage in other online activities. Other than these security issues and technological incompetence typically prevent these users from engaging in electronic exchange.

Three of the segments describe active e-shoppers who are driven by a unique desire to socialize, reduce their inconvenience, and increase value. The data come from

structured questionnaires administered and collected electronically through the internet. The focus was also placed on holiday gift buying as holiday shopping is very significant to e-retailers, results are very interesting, but might not be indicative of other shopping periods.

It is important for e-retailers to understand those things that motivate and inhibit customer online shopping for being successful. Service, value, and online ambiance should be carefully customized to meet the desires and expectations of each customer type. The study was a replication and extension of earlier online studies which were summarized in the reviewed literature.

Hsuehen (2006) in his research namely, "An empirical study of web site quality, customer value, and customer satisfaction based on e-shop", investigated the relationships among website quality, customer value, and customer. The study concluded that web-customer satisfaction can be classified into two distinctive attributes. These are web information quality referred as 'the customers' perception in quality of information presented on a website' and the second one is web system quality also known as 'the customers' perception of website's performance in information retrieval and delivery.'

According to a survey conducted by MasterCard Worldwide in the year 2008 on 5037 respondents across 10 markets: Australia, China, Hong Kong, India, Japan, Singapore, South Korea, Thailand, UAE and South Africa, the study revealed that Online shopping in the Asia-Pacific region is increasing at an annual rate of 23.3 percent with the region's new markets such as China and India fuelling this growth. MasterCard Worldwide published its latest

Insights Report, namely, 'Online Shopping in Asia/Pacific—Patterns, Trends and Future Growth', which shows that in India the average frequency of online purchases has already increased to 2.9 in fourth quarter of 2008, up from 2.6 during the same quarter in 2007. The study also showed that the Asia-Pacific region was found to be an active region for online shopping. Three fourth of the consumers intend to make a purchase in the next six months. The research also highlighted the increase in shoppers in the fast-growing markets of China and India. The rising population specifically in the domain of upper-middle income urban elites is likely to boost the online shopping markets in China and India which is backed by a paid pace of urbanization, robust economic expansion and rising spending power.

Vijay and Balaji (2009) in their study named 'Online shopping in India: findings from a consumer research', revealed that consumers, all over the world, are more and more shifting from the crowded stores to the one-click online shopping format. However, despite the convenience offered, online shopping is far from being the most preferred form of shopping in India. The study was based on a survey, which was carried out on 150 internet users. This included both users and non-users of online shopping for understanding why some customers purchase online while others do not. The results of the study clearly suggested that convenience and saving of time drive Indian consumers to shop online; whereas security and privacy concerns dissuade them from doing so.

Nielsen (2009) in his research conducted a primary study through survey for his TV channel covering 38 markets and over 21,100 respondents across the globe. The results of the study revealed that more Indians are

taking to shopping online and confirmed that an upward trend in online shopping across the world. A important observation of this study was that India beat the global counterparts in number of purchases per month, with an average of 5.2 purchases against the global average of 4.9.

Koo and Lee (2011) in their study named "Inter-relationships among dominance, energetic and tense arousal, and pleasure, and differences in their impacts under online vs. offline environment" proposed that there is a relationship among dominance, energetic and tense arousal, pleasure and their impact on intention. The results from a primary study based survey of 406 consumers delineated that dominance has a significant positive and/or negative effect on both energetic and tense arousal. On the other hand it was observed that it has no impact on pleasure and intention under both offline and online environment. Effect of dominance on tense arousal was not statistically important in an online shopping environment. Whereas, both energetic and tense arousal had a positive and/or negative impact on pleasure.

Riquelme and Román (2014) in their work named 'The influence of consumers' cognitive and psychographic traits on perceived deception: A comparison between online and offline retailing contexts' examined the effects of individual's cognitive traits and risk aversion on perceived trick are more relevant when customers shop online than when they purchase from traditional stores. Conversely, psychographic characteristics play a more important role in explaining perceived deception in the conventional shopping context as compared to the online channel.

Many studies have been conducted on several aspects of online shopping but no study has been conducted on the service quality of the online shopping portals, to fill the research gap this study was undertaken.

SERVICES AND SCHEMES PROVIDED BY THE ONLINE SHOPPING PORTALS

Academic research has identified a number of criteria that customers use in evaluating Web sites in general and service quality delivery through Web sites in particular. Some of these include information availability and content, ease of use or usability, privacy/security, graphic style, and fulfilment. A number of studies have examined various aspects of these criteria and are reviewed below. It is important to note that when consumers purchasing items online, customers are typically goal oriented and that entertainment-related criteria associated with online use in general (such as flow and other experiential aspects) are not relevant when the context is purchase.

Zeithaml, Parasuraman and Malhotra (2002) in their study named, 'Service quality delivery through web sites: A critical review of extant knowledge', delineated from their research that measurement of service quality delivery through web sites is in its initial stages. The overwhelming widely held amount of measurement scales have been developed in business, either by individual companies or by consulting firms which sell the scales to businesses. The published scholarly literature in domain is very less in terms of articles dealing directly with measuring the different ways in which the customers assess electronic service quality.

Some measures of e-SQ are informal and include only a few factors. Rice (1997), for instance, surveyed visitors to 87 Web sites to find out factors that would induce

revisit. His measures included good content or information provided by the website, which was the primary driver of revisit, and enjoyable experience on the first visit, which was the next, most important driver.

In a more comprehensive framework, Liu and Arnett (2000) in their research 'Exploring the factors associated with Web site success in the context of electronic commerce' surveyed webmasters for Fortune 1000 companies to find out the factors critical to web site success with consumers. Five factors or dimensions which were measured and found to be the important ones were first, quality of information consists of relevant, accurate, timely, customized, complete information which was presented. Service, the second most important factor, involves quick response, assurance, empathy, and follow-up. Third, system use includes security, correct transaction, and customer control on transaction, order-tracking facility, and privacy. The Fourth factor, playfulness perceived by consumers is determined by customers' sense of enjoyment, interactivity, attractive features, and enabling customer concentration. Finally, design of the Web site system/interface involves organized hyperlinks, adapted search functions, speed of access, and ease of correcting errors.

In an another study examining Internet pharmacies, Yang, Peterson, and Huang (2001) identified and measured six dimensions of consumer perceptions of service quality namely ease of use, which includes user friendliness, loading/ transaction speed, search capability, and easy navigation. The second one being content contained on the Web site, specifically information that matches the needs of the consumer. The other parameters were accuracy of content, timeliness of response, aesthetics, involving attractiveness of the site and catalogue pictures and privacy.

The measurement of e-SQ in these research studies was rather found to be random, to the extent that the scales and dimensions used to measure service quality have not been empirically validated. Several dimensions and measures used were picked out from studies on service quality in the physical retail arena. Many of them have also been derived from human-computer interface literature. This has lead to the extractaction of comprehensive dimensionality of e-SQ.

Bauer, Falk and Hammerschmidt (2006) in their research named 'eTransQual: A transaction process-based approach for capturing service quality in online shopping', through their research confirmed that existing e-service quality scales generally focus on goal-oriented e-shopping behaviour excluding hedonic quality aspects. As a consequence, these scales do not completely cover every aspects of consumer's quality evaluation. In order to integrate both utilitarian and hedonic e-service quality elements, the authors generally apply a transaction process model to electronic service encounters. This general framework was used as a base in capturing all stages of the electronic service delivery process. The researchers developed a transaction process-based scale for measuring service quality. The researchers conducted exploratory and confirmatory factor analysis to identify five discriminant quality dimensions. These are named as functionality/ design, enjoyment, process, reliability and responsiveness.

All these extracted parameters of eTransQual show a significant positive effect on important outcome variables like perceived value and customer satisfaction. Moreover, enjoyment is one of the most important factor in influencing both relationship duration and repurchase intention as major drivers

of customer lifetime value. The research presented a conceptual and empirical evidence for the need to put together both utilitarian and hedonic e-service quality elements into one measurement scale.

Cristobal, Flavian and Guinalıu (2007) through their research named 'Perceived e-service quality (PeSQ) Measurement validation and effects on consumer satisfaction and web site loyalty' developed a multiple-item scale for measuring e-service quality. In addition to it they also wanted to study the impact of perceived quality on consumer satisfaction levels and the level of web site loyalty. First, the authors gathered the list of main attributes of the concepts examined, with special attention being paid to the multi-dimensional nature of the variables and the relationships between them.

This was followed by testing of the validation processes of the measuring instruments. The validation process of scales recommended that perceived quality is a multidimensional construct: web design, customer service, assurance and order management; that perceived quality influences on satisfaction; and that satisfaction influences on consumer loyalty. Moreover, no differences in these results were observed if the total sample were separated between buyers and information searchers.

The practical implications as observed by the researchers were, first, the authors recommended a need to develop user-friendly web sites which simplify consumer purchasing and searching, thus creating a suitable framework for the generation of higher satisfaction and loyalty levels. Second, implication the web site manager should enhance service loyalty, customer sensitivity, customized service and a quick response to complaints. Third, the web site should have enough security levels in communications and meet data protection requirements related to the privacy. Lastly, requirement of correct product delivery and product manipulation or service is recommended.

The author concluded that most relevant studies about perceived quality in the internet are focused on web design aspects. Also, the existing literature regarding internet consumer behaviour does not completely analyse profits generated by higher perceived quality in terms of user satisfaction and loyalty.

Kalyanaraman & Sundar (2006) from their research namely, 'The psychological appeal of personalized content in web portals: does customization affect attitudes and behavior?', concluded that internet technology has made possible the widespread dissemination of individualized media messages, but the knowledge about the same in public domain is very little about their psychological import. A research, with three levels of customization (low, medium, high) was designed to examine whether greater levels of personalized content produce more positive attitudes. The result of the study not only confirms this hypothesis but also reveal the intermediate role played by users' perceptions of relevance, involvement, interactivity, and novelty of portal content. It was also observed that, customization has behavioral impact in that it affects users' browsing activity. The researchers concluded, that customization is a psychologically significant variable and has the potential to impact not only attitudes but also behaviors through various mechanisms. There are various implications related to the same which are worth discussing.

Assuming that perceived interactivity mediates the relationship, the appeal of

customization may go beyond simply attracting initial attention and support build loyalty to specific portals. Here the promise of an evolving relationship encourages the customer to revisit customized sites (Sundar, 2004 'Theorizing interactivity's effects') and consciously choose them to other sites, repeatedly. These considerations prompt a more dynamic conceptualization of personalization, whereby portals not only provide customized information but also anticipate users' interests and requirements, and proactively service such needs.

Various researchers have a thought that the ability to dynamically accommodate to users is the essence of customization (e.g., Katz & Associates, 2002; Rayport & Jaworski, 2001 'Cases in e-Commerce'; Shankar, 2001 Interpretive consumer research: two more contributions to theory and practice). Empirical investigation of this facet of personalization may offer further insights into the mediating role of interactivity by taking care of user involvement and engagement with the portal (see Sundar et al., 2003). Of course, there are potential downsides to this as well. The ability to anticipate users' wants and offer personalized information is relied on the message practice of combined filtering systems. One caution with these systems is the element of prejudice that is involved when offering personalized information. That is, the process of offering customized services is relied not on explicit user preferences but it's based on the assumption that users will unavoidably want those features that the interface offers them. Under such conditions, it may actually lead to reduced perceptions of interactivity, relevance, or involvement. Obviously, such effects can best be removed via careful testing.

Moraga, Calero and Piattini (2006) named 'Comparing different quality models for portals', in their research presented a brief overview of some proposals of portal quality models and carried out a comparative study with the objective of establishing the main differences between them, along with their common aspects. The study compared the different portal quality models, and analyzed their main characteristics specially, the different dimensions which have been proposed in each model. The findings reveled several similarities as well as differences established among the portal quality models. For instance, the dimensions present in every model are navigation, representation, personalization and intrinsic data quality. The study presented a comparison which tried to determine such aspects which were important for the quality of a web portal as well as it also told which proposal is the wider one. The study also delineated what dimensions must be added to it in order to consider all the parameters related to web portal quality. The research work tried to obtain a portal quality model applicable to a portal in order to know its quality level. The model could also be used in case of having a low level of quality for a given dimension, giving various important guidelines for improving the weak aspects.

BUYING MOTIVES OF THE ONLINE BUYERS

Li and Zhang (2002) in their study named, "Consumer online shopping attitudes and behavior: An assessment of research" claimed from their research that electronic commerce has become one of the important characteristics in the Internet era. According to UCLA Centre for Communication Policy

(2001), online shopping has become the third most popular Internet activity, immediately following usage for e-mail /instant messaging and web browsing. It is even more popular than looking out entertainment information and news, two commonly undertaken activities when considering the various activities done by internet users, when online. On segmentation of users into avid versus less experienced internet users, the experienced users' use internet for shopping at an average 20 online purchases an year, as compared to only four annual purchases for new users.

The process consisted of five separate steps similar to those associated with traditional shopping behaviour (Liang and Lai 2000 'Electronic store design and consumer choice: an empirical study'). In the representative online shopping process, when potential customer feels a need for some merchandise or service, they go to the Internet and look for need based information. However, rather than searching actively, at times the consumers are attracted by information about products or services related to the required need. They then test alternatives and pick the one that best fits their criteria for meeting the felt need. In the end, a transaction is completed and post-sales services are provided. Online shopping attitude refers to consumers' psychological state in terms of buying on the Internet.

There have been intensive researches on online shopping attitudes and behaviour in recent years. Most of them have attempted to find out factors influencing or causal to online shopping attitudes and behaviour. The researchers seem to take different perspectives and focus on various parameters in different ways. For example, Case, Burns, and Dick (2001, p.873)in their study named 'Drivers of on-line purchasing among US university students', suggested that internet knowledge, income, and education level are extremely powerful factors of Internet purchases among university students according to a research of U.S. undergraduate and management students. Ho and Wu (1999) ion their study named 'Antecedents of customer satisfaction on the Internet: an empirical study of online shopping', discover that there was a positive relationships between online shopping behaviour and five categories of parameters, which include e-stores logistical support, product characteristics, websites technological characteristics, information characteristics, and webpage presentation.

Schubert and Selz (1999) in their research named 'Web assessment-measuring the effectiveness of electronic commerce sites going beyond traditional marketing paradigms', examined the significant quality factors of electronic commerce sites in terms of information, agreement, and settlement phases. They also reviewed those characteristics related to e-commerce community. These studies seem to have made significant contributions to our knowledge of the dynamics of online shopping field. However, there is a lack of consistent understanding of the effect of relevant factors on online attitudes and behaviour and an inconsistent identification of related independent and dependent variables. Thus, making the comparisons of different studies difficult. Not only this prospect of synthesizing and integrating the empirical literature in this area elusive.

Gummerus, Liljander, Pura and Riel (2004) the study named 'Customer loyalty to content-based web sites: the case of an online health-care service', emphasised that past e-service research has largely focused on customer responses to online retailers. This study sheds light on the factors affecting customer loyalty

to a content-based service. Content-based service providers need to build a faithful customer base in order to attract advertisers and sponsors. Distrust has been one of the most important reasons for consumers avoiding online services involving financial exchanges, but trust seems to be equally significant to exchanges that need divulging sensitive information, such as health issues. Results of the study delineate that loyalty to the health site is satisfaction-driven. Trust is the most important antecedent of satisfaction. Need realization, responsiveness, security and technical functionality of the Web site seem to influence trust the most?

Service quality and customer satisfaction, which are believed to be the important drivers of most loyal behaviour, have been extensively studied in a traditional service context (e.g. Parasuraman et al., 1988, 'Servqual'; Anderson et al. ('Customer satisfaction, market share, and profitability: Findings from Sweden'), 1994; Zeithaml et al., 1996study named 'The behavioral consequences of service quality'), but research concerning the impact of e-service quality and resulting satisfaction is still in its childhood. Some quality assessment methods have been improvised for Web sites with purchase features (e.g. Donthu, 2001; Wolfinbarger and Gilly, 2002 'eTailQ: dimensionalizing, measuring and predicting retail quality'), but little attention has been given to content-based online services. Since the service offering and consequently also consumer test of content-based service providers' Web sites separate significantly from those of Web merchants, specific research is needed.

Trust has been identified as the explanation to understanding the relationship between consumers and online firms, but the precise role and significance of trust in the development of behavioural intentions for online service providers have still remained unclear. Trust, customers' willingness to rely on a service provider (Moorman et al., 1992 in research namely 'Relationships between providers and users of market research: the dynamics of trust within and between organizations'), reduced apparent risk of using a service (Gambetta, 2000, Can we trust trust. Trust: Making and breaking cooperative relations). It can therefore be considered a consequence of positive testing of online services and an antecedent of customer loyalty. Customers are unwilling to link with online services when self-belief in the competence and honesty of the provider is lacking. The distance between the service provider and customers and absence of face-to-face contact appear to make security issues and trust essential in online interactions. In an online context, trust is generally been related to the security of financial transactions. Its potential significance for content-based services, mostly not involving financial transactions, also needs to be verified.

Pavlou and Gefen (2004) named 'Building effective online marketplaces with institution-based trust' Institution-based trust is a buyer's thinking that effective third-party institutional mechanisms are in place to make possible transaction success. The research integrates sociological and economic theories about institution- based trust to hypothesise that the perceived effectiveness of three IT-enabled institutional mechanisms specially feedback systems, third-party escrow services, and credit card guarantees engender buyer trust in the community of online auction sellers. Trust in the marketplace mediator that provides the overarching institutional context also builds buyer's trust in the market of sellers. In addition, buyers' trust

in the market facilitates online transactions by decreasing perceived risk. Data collected from 274 buyers in Amazon's online sale marketplace provide support for the available structural model. Longitudinal data which was collected revealed transaction intentions are correlated with actual and self-reported buyer behaviour. The study concluded that the perceived effectiveness of institutional mechanisms encompasses both weak as well as strong systems. These mechanisms provoke trust, not only in a few reputable sellers, but also in the entire market, which contributes to an effective online marketplace. The results of the study thus help explain why online marketplaces are proliferating.

Shergill and Chen (2005) from their research 'Web-Based Shopping: Consumers 'attitudes Towards Online Shopping in New Zealand" concluded that the growing use of Internet in New Zealand provided a growing prospect for E-marketers. If E-marketers know the factors affecting online buyers' behaviour, and the associations between these factors and the type of online buyers, then they can improve their marketing strategies to convert potential customers into active ones, while holding the existent online customers. This research focuses on factors which online buyers believe while shopping online. It also investigates how different types of online buyers perceive websites differently. This research found that website design, reliability/fulfilment, customer service and security/privacy are the four dominant parameters which influence consumer perceptions of online purchasing. The four types of online buyers; i.e. trial, occasional, frequent and regular online buyers feel about the mentioned website factors differently. These customers have different tests of website design and website reliability/fulfilment but similar evaluations of website

security/privacy issues, which mean that security/privacy issues are significant to most online buyers. The significant discrepancy in the way online purchasers perceived website design and website reliability accounts for the difference in online purchase variations.

Ruchi Nayyar (2010) in a case analysis named 'Impact of Changing Demographic Profiles of Indian Customers on their Internet Shopping Behaviour' the study of website factors on online shopping behaviour found that online shoppers perceive different factors such as website design, fulfilment or reliability, security and consumer service affecting online purchase activity differently.

Gupta (2010) in the study named 'The relationship between trusting beliefs and web site loyalty: the moderating role of consumer motives and flow', found the impact of changing demographics profile of Indian customers on internet shopping behaviour. The study concluded that demographic profiles of online users, i.e. gender, age and education have significant relationship to web shopping in the current Indian scenario. However, it won't be very late for these differences to disappear keeping into account drastic changing social habits and growing technological developments.

Shrivastava and Lanjewar (2011) did research ontopic, 'A Business Intelligence Model for Indian Consumers' Behaviour with respect to Motivation' and concluded that online buying, and from there research concluded that the rate of diffusion and adoption of the online buying amongst consumers is still relatively low in India. For solving the aforesaid problem an empirical study of online buying behaviour was undertaken. Based on the review of literature four predominant psychographic parameters were found out namely attitude,

motivation, personality and trust were studied with respect to online buying. The online buying decision process model which was based on all the four parameters was designed after statistical analysis. These models were incorporated with business intelligence, knowledge management and data mining to design behavioural business intelligence framework with a cohesive view of online buyer behaviour.

Durmaz (2011) in a study entitled 'Impact of cultural factors on online shopping behaviour', found that while buying goods and services, culture, beliefs and traditions take significant position, while the environment, friends and social groups stated 48.6%. In this case the impact of cultural factors means a lot.

Wells et al. (2011) in their research named 'Online Impulse Buying: Understanding the Interplay between Consumer Impulsiveness and Website Quality', studied Online impulse buying for understanding the interplay between consumer impulsiveness and website quality which was focused on the direct relationships between the website and online impulse buying. The study found and suggested a model which considered the direct influence of website quality on the urge to buy impulsively.

Dahiya (2012) in the study named 'Impact of demographic factors of consumers on online shopping behaviour: A study of consumers in India', tried to find out the Impact of demographic factors of consumers on online shopping behaviour. The study found that online shopping is a recent occurrence in the field of e-Business and is absolutely going to be the future of shopping in the world. Several companies are running their on-line portals to sell their products/services on-line.

SATISFACTION LEVEL OF ONLINE BUYERS TOWARDS QUALITY OF SERVICES

In this section a review of academic literature on e-service quality and customer satisfaction with online services is presented. The section illustrates some of the research issues performed with respect to an online job-search service, or so-called job board.

Liljander, Riel and Pura (2001) concluded from their study named 'Customer loyalty to content-based web sites: the case of an online health-care service' based on the interviews and the online survey that customers of this job board perceived the services to be adequate or good, but not excellent. To improve customer satisfaction the job board would have to raise the variety and quantity of job postings, but also to take responsibility for the content of the postings. Recruiting companies may need help with formulating applications that comprise of all the information that applicants need for effective and customised job searches. Furthermore, the company should conduct a more detailed investigation of the additional services to detect sources of dissatisfaction and find out what customers desire from this type of services in order to observe them as value adding.

Shankar, Smith and Rangaswamy (2002) in their study 'Customer satisfaction and loyalty in online and offline environments' addressed questions that are the levels of customer satisfaction and loyalty for the similar service different when customers prefer the service online versus offline. Also the researchers were also interested to find out what were the various factors that might explain these differences. Next area of interest to the researchers is the relationship between customer satisfaction and loyalty in the online setting different

from that in the offline settings. The researchers proposed a conceptual framework and develop hypotheses about the effects of the online medium on consumer satisfaction and loyalty and on the relationships between satisfaction and loyalty. The researchers tested the hypotheses through a concurrent equation model using data sets of both online and offline customers of the lodging industry. The results are however counterintuitive because they show that the levels of customer satisfaction for a service chosen online is similar when it is chosen offline, loyalty to the service provider is greater when the service is chosen online than offline.

In addition, to the above facts is that the relationship between overall fulfilment and loyalty is stronger in case of online customer than in offline customer and there is a positive but reciprocal relationship between loyalty and satisfaction online. These results of the study recommend that, contrary to popular doubts, the online medium could help a company build a loyal customer base. One way of doing this would be to focus directly on loyalty-building ways, such as encouraging replicate purchases by providing well-designed online links to various products and services.

Hsu (2008) through his study named 'Who are ethnocentric? Examining consumer ethnocentrism in Chinese societies', proposed an index for online customer satisfaction, which was taken from an American Customer Satisfaction Index (ACSI). Since online shopping is a different sought of experience from traditional shopping in many ways, a new index for measuring electronic-customer satisfaction index (e-CSI) was required. The study is one of the initial attempts towards integrating satisfaction literature to offer an index for online contexts.

The e-CSI model was earlier tested with reference to one month study of Taiwan's largest online retailer (PChome Online) where it significantly predict customer loyalty and overall consumer satisfaction. The present research found that the satisfaction score of PChome Online is similar to the average for the online retail industry in ACSI. This model also allowed the online retailer to appreciate the specific factors that significantly affects overall customer satisfaction by reading the causal relation-ship in the e-CSI model and the strategic management map. The researchers used partial least squares (PLS) method to test the theoretical model and to derive the e-CSI score.

SERVICES EXPECTED AND SERVICES RECEIVED FROM ONLINE SHOPPING PORTALS

Ahn, Ryu, and Han (2005) in the article 'The impact of the online and offline features on the user acceptance of Internet shopping malls' through their research concluded that Internet shopping mall had the dual nature of Web-based application system and traditional shopping mall. This paper explores online and offline characteristics of Internet shopping malls and their associations with the acceptance behaviours of customers. The results from a survey of 932 users portrayed that the technology acceptance model (TAM) is valid in forecasting the acceptance of the Internet shopping malls and that online and offline features have optimistic effects on the user acceptance. Both online and offline features have positive effects on the usefulness, attitude, and intention to buy rather than either online or offline features separately. The study provides a domain-specific, integrative approach in testing the

quality and background of user acceptance for Internet shopping malls.

Kim Jai- and Son (2009) in their work namely, 'A consumer shopping channel extension model: Attitude shift toward the online store' , Sustained website traffic through consumers' patronage at the post-adoption stages is the method to the survival of an online service provider. Although a company's survival depends much on repeated use or reorder of the product. The survival of the firm is influenced by a variety of other behavioural aspects that include word-of-mouth, willingness to pay and attention to alternatives. Whereas, post- adoption research had recently paid attention to again and again use of online methods of buying. The information systems field still lacks a systematic investigation into other behavioural outcomes that exceed only usage. In an endeavour to extend the horizons of post-adoption studies, the researchers developed and tested a model that explains post- adoption behaviour in the context of online services. A dual model of relationship maintenance in consumer behaviour research was drawn and it was proposed that a conceptual frame- work to study and explain online consumer behaviour. In particular, the model predicted by the researcher have two contrasting mechanisms, that is, dedication and constraint, are the significant parameters of post-adoption phenomena. On empirical testing, the proposed dual model through the data collected from 510 users of online portals. The conclusions drawn from structural equation modelling analysis indicate that, the dedication and constraint based mechanisms simultaneously, determine online consumer behaviour. In general, the research suggests that it is essential in examining the complex nature of post-adoption mechanism to take into account

the interplay of the dedication and constraint based systems.

Tejinderpal Singh and Manpreet Kaur (2012) in their research named 'Internet banking: content analysis of selected Indian public and private sector banks' online portals', through their research concluded that Advancement in technology has played a significant role in the distribution strategy of commercial banks. Banks distribute their products and services through a variety of channels such as internet banking, automated teller machines, mobile banking, phone banking, TV baking, etc. Internet banking has attracted a lot amount of interest of researchers in the past times. Earlier research studies had focused on the perception about online service quality, adoption of internet banking, impact of information technology in banking, etc. based on consumers' opinion.

However, on the other side, an in depth analysis of bank's online portal without going close to the consumer may also provide meaningful insight about the online portals specifically when compared with other banks' online portals. The present study, considered two leading banks, one each from public and private sector. Content analysis technique was used to study the features of selected banks websites. It was found that selected banks' online portals differ on different features such as accounts information, fund transfer, online requests and general information. The research concluded that including the good feature of other online portal would help them to make their sites more secure, informative and user friendly.

CONCLUSION

Though online shopping is very common outside India, its growth in Indian Market,

which is a large and strategic consumer market, is still not in line with the global trends. The potential growth of on-line shopping has triggered the idea of conducting a study on on-line shopping in India. Specifically, if we talk about the buying behavior of people in Punjab which still follow traditional off line buying. The results of various studies have revealed that on-line shopping in India is significantly affected by various demographic actors like age, gender, marital status, family size and income.

The results of the present study could be further used by the researchers and practitioners for conducting future studies in the similar area. Realizing the importance of E-commerce, companies would like to discover more business opportunities and to bring back more customers. As such, it is very significant to understand consumers 'E-commerce acceptance behaviour and their online shopping behaviour. This is believed to be different from their behaviour in the traditional shopping environment. Thus, there is a need for the theory of consumer online shopping behaviour.

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