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# A Study on Consumer Perception of E-Tailing Services for Electronic Goods in Kolkata

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#### **Abstract**

The term "retailing" also has been continuously changing its meaning and scope as the organization progress. With the advent of internet and the World Wide Web, a lot of effort has been given to discover new and sophisticated e-tailing approaches than the traditional approach of retailing. In fact the entire world has become a virtual market for a common man nowadays, since it can provide faster and easier way of buying and selling of goods and services. Retailing is emerging as a big service industry in India, following the footsteps of the other parts of the world.

E-tailing is the concept of selling of retail goods using electronic media, in particular, the internet (as well as fax or phone or Digital TV), to a place defined by the customer (Sharma, 2009).

The study investigates consumer perception on e-Service quality of e-tailing activities. Service quality refers to an attitude formed by a long term overall evaluation of a firm's performance. It is closely related to customer satisfaction. It can be said that satisfaction assists consumers in formulating a revised opinion about their service quality perception (Srinivasan, 2010). Customer satisfaction could be defined as a comparison of perceptions and predicted service expectations, in association with various marketing activities.

The present study covers the different perceptual factors of e-tailing. The study is important for measuring the e-service quality and satisfaction level of e-customers. It provides an outline to revalidate different dimensions and factors involved with e-retailing and can help to find out new model in e-retailing by identifying new dimensions and factors. For the purpose of measure e-customers' satisfaction level for electronics goods, a satisfaction index is developed in the paper. For identifying perceptual dimensions, confirmatory factor analysis is applied with multiple regression analysis. The study is limited to the geographical region of Kolkata city only and no forward or backward linkages of e-retailing is taken into consideration.

**Keywords**: e-tailing, Consumer perception, Customer satisfaction, Factor analysis, Regression

## 1. Introduction

E-business is getting extensive growth, on the consequence of it, the consumer experience, expectations of online businesses are increasing day by day (Grewal, H et al.

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2012). Retailing business is also experiencing the same changes, mainly the consumer goods, as e-retailing or e-tailing is gaining popularity day by day. It is therefore imperative to understand the structural changes taking place in market and also the long term impact of the changes due to online buying especially to understand the reasons /causes influencing the customers to buy online. (Datt, R, et al 2009).

The conceptualization and design of e-services and e-service quality dimensions are essential prerequisites to connect retailers' infrastructural and integration choices to mark-ups and ultimately, to articulate conducts that will allow retailers to profitably target their markets with their e-services. It is possible that e-retailers adopting a particular conduct may find themselves targeting markers in which buyers are freely able to search and find the lowest priced goods. Thus according to information economics theory, these retailers would have no choice but to bring uniformity at cost and to render their e-services irrelevant.

This study addresses on the above topic to understand and measure consumer perception for the development in e-retailing services in India, by considering the city of Kolkata as a place of study to judge the consumers' preference in a metropolitan city, where availability of technology is considered to be sufficient for conducting such research. Consumers' Perception is a marketing concept that encompasses customers' impression, awareness and/or consciousness about a company or its offerings. Customer perception is typically affected by advertising, reviews, public relations, social media, personal experiences and other channels. So, to develop a new business model for e-tailing by identifying consumer perceptual dimensions can help retailers to target buyers by providing superior e-service quality.

## 2. Literature Review

Retailing is viewed as a service industry (Berry, 1986). So, it is as important in retailing as it is in any other service sector to have a little bit of idea about the service quality dimensions. Later in 1988, Parasuraman et al. have conducted another research in more constructive manner and developed SERVQUAL model from a 22-item scale for measuring consumer perceptions of service quality. This paper can be considered as a path breaking contribution to measuring consumer perception in service and retailing organization, as a reliable scale was developed with the discussion of potential application of the same. The paper identified five service quality dimensions as Tangibility, Reliability, Responsiveness, Assurance and Empathy. Most importantly, it is mentioned in the research that, a retailer can also use SERVQUAL to assess its service performance, relative to its principal competitors. The two section format of the instrument, with separate expectation and perception sections, makes it convenient to measure the quality of service firms simply by including a set of perception statements for each firm as the expected section needs no repetition.

In their subsequent research work, Parasuraman et al. developed and extended their ideas on measuring consumer perception with a different view point.

Evidence exists that service quality delivery through websites is an essential strategy to success, for the managers of companies with web presences. To understand how customers perceive and evaluate online customer service, the primary step involves defining what e-service quality (e-SQ). Followed by identifying its underlying dimensions, and determining how it can be conceptualized and measured (Zeithaml et al., 2002). For that, Zeithaml et al. developed a conceptual model for understanding and improving e-service quality. Apart from a discussion on the impact of technology readiness on e-services, this paper discussed about different e-service gaps and a comparative study between service quality aspects with e-service quality aspects.

Wolfinbarger. M et al. (2003) in their study paper "eTailQ: dimensionalizing, measuring and predicting etail quality", establish the dimensions of the etail experience, and develop a reliable and valid scale for the measurement of etail quality. The analysis suggests that four factors—website design, fulfillment/reliability, privacy/security and customer service—are strongly predictive of customer judgments of quality and satisfaction, customer loyalty and attitudes toward the website.

Yang.Z et al. (2004) have tried to set a reliable and valid means of measuring online service quality based on online banking customer review. They succeed to identify six key online service dimensions, viz, reliability, responsiveness, competence, ease of use, security, and product portfolio, through a confirmatory factor analysis. The identification of six factors was followed by a regression analysis that revealed the association the six dimensions of perceived online service quality with overall service quality and satisfaction. The measurement instrument constructed in this study can be used to further investigate how customer perceived online service quality influence customer satisfaction and in turn purchasing behaviors such as customer repurchase intentions and loyalty.

Parasuraman et al. (2005) developed a multiple-item scale for assessing electronic service quality. They developed E-S-QUAL) for measuring the service quality delivered by Web sites on which customers shop online. The basic E-S-QUAL scale developed in the research is a 22-item scale of four dimensions: efficiency, fulfillment, system availability, and privacy. They also proposed a second scale, E-RecS-QUAL, is salient only to customers who had non routine encounters with the sites and contains 11 items in three dimensions: responsiveness, compensation, and contact.

Ye. N. et al. (2007) studied the impacts of consumers' perceived service quality in e-retailing on their attitude towards e-retailing and behavior intention towards internet shopping. The study revealed that consumers' perceived reliability, post services,

pay-delivery easiness and personalized care have impact over consumers' attitude towards online retailing. And this attitude has a strong impact on consumers' online shopping intention. Earlier in another research paper "Customers' perceived service quality of internet retailing", YE, N. et al. (2005) identified eight dimensions of e-retailing service quality consumer perception. Applying a confirmatory factor analysis, they have identified reliability, convenience, diversify, availability, responsiveness, empathy, post-service and security as eight consumer perception dimensions.

Li. H et al (2008) investigated e-service quality dimensions from both e-service provider's and customer's perspectives. They proposed a 10-dimension scale for measuring e-service quality: Website design, reliability, fulfillment, security, responsiveness, personalization, information and empathy from the e-service provider's perspective, and trust and experience from the customer's perspective.

## 3. Objectives

The basic objectives of this study are enumerated below:

- To identify perception based E-QUAL service dimensions to measure e-service quality of electronics goods in Kolkata
- To measure the e-retailing customer satisfaction based on e-service quality of electronics goods in Kolkata

# 4. Research Methodology

# 4.1 Research design

The research is based on Causal research design. Causal research, as the name specifies, tries to determine the cause underlying a given behavior. It finds the cause and effect relationship between variables. It seeks to determine how the dependent variable changes with variations in the independent variable.

## 4.2 Data Collection

For present study, mainly primary data is used. For the purpose a range of response based close ended questions, providing limited answers to specific responses or on a numeric scale is used. Face-to-face interview was conducted to develop the interview questions including open-ended questions and close ended questions and carefully eliminating leading questions. Samples were drawn following simple random sampling method. All sample units was personally contacted and interviewed.

# 4.3 Sample Size: 437

## 4.4 Tools of Collecting Primary Data

A structured, undisguised questionnaire is used based on rating scale. Questions were both open ended & closed ended.

#### 5. Results

This study consists of two parts. One part deals with knowing the consumer beliefs for the e-retailing service provider. For this purpose, their expectations about different e-service providers are recorded for ideal case. Another part deals with identifying the consumer attitude towards e-retailing service provider. For this purpose, their perceptions about different e-service providers were recorded and 37 variables which were identified by the researcher were all rated by the respondents.

# 5.1 Analysis stage 1: Working with average values

Here in this stage, the average values of expectation and perception for all 437 respondents are calculated to address the hypothesis. By this process, it is attempted to know the overall idea of each respondent about their expectation or perception of the e-service. This stage of analysis consists of several sub stages.

## 5.1.1 Finding average expected score for all 437 respondents

In this stage, average score for all the 437 respondents and for all 37 variables are calculated. The formula used for the purpose is:

$$1/n\sum_{i=1}^{n} ei$$

where, n=number of variables=37 ei stands for the ith expected score

For details, please refer to the table 7.3.1.1 in the Annexure.

# 5.1.2 Finding average perceptual score for all 437 respondents

Similar to the previous section, average perceptual score for all the 437 respondents and for all 37 variables are calculated. The formula used for the purpose is:

$$1/n\sum_{i=1}^{n}pi$$

where, n=number of variables=37 pi stands for the ith perception score

## 5.1.3 Measuring customer satisfaction

As per the hypothesis it was found that customers are not fully satisfied with the e-retailing services of electronics goods in Kolkata. To prove that whether there is any significant difference exists between these two groups of satisfied and dissatisfied customers, a paired sample t-test is conducted. To identify the satisfied and dissatisfied customers, a ration between average perceptual score and average expectation score is taken for each and every individual, as under:

6

i.e;

$$\frac{\sum_{i=1}^n pi}{\sum_{i=1}^n ei}$$

This ratio is considered as "satisfaction index".

# 5.2 Analysis stage 2: Identification of Perception dimensions

The researcher then analyzed those 37 variables of perception to extract dimensions of perception. For the purpose factor analysis was conducted with Principle Component Analysis.

Factor Analysis for Perception dimension

Table 1: KMO and Bartlett's test

Kaiser-Meyer-Olkin Measure of	.857	
	Approx. Chi-Square	9511.785
Bartlett's Test of Sphericity	Df	666
	Sig.	.000

Figure I: Screen plot for perception factors

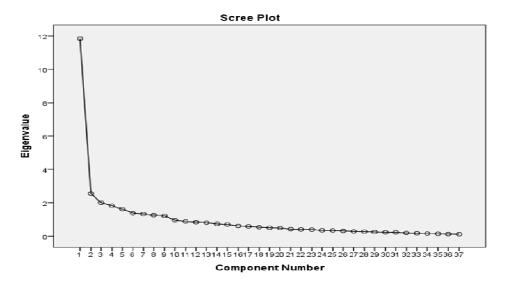


Table 2: Total variance explained

Table 2: Total variance explained									
	In	Initial Eigen values Extraction Sums of Squared					Rota	tion Sums	of Squared
Component	111		values		Loading			Loadin	
Component	Total	% of	Cumulative	Total	% of	Cumulative	Total	% of	Cumulative
	Total	Variance	%	Total	Variance	%	Total	Variance	%
1	11.842	32.005	32.005	11.842	32.005	32.005	4.159	11.239	11.239
2	2.550	6.891	38.896	2.550	6.891	38.896	3.567	9.639	20.879
3	2.005	5.418	44.313	2.005	5.418	44.313	2.783	7.521	28.400
4	1.827	4.937	49.250	1.827	4.937	49.250	2.694	7.280	35.680
5	1.619	4.377	53.627	1.619	4.377	53.627	2.507	6.777	42.457
6	1.381	3.732	57.359	1.381	3.732	57.359	2.496	6.746	49.203
7	1.328	3.590	60.949	1.328	3.590	60.949	2.462	6.655	55.858
8	1.256	3.393	64.342	1.256	3.393	64.342	2.251	6.085	61.943
9	1.208	3.265	67.608	1.208	3.265	67.608	2.096	5.665	67.608
10	.956	2.583	70.191						
11	.879	2.375	72.566						
12	.831	2.247	74.813						
13	.805	2.174	76.987						
14	.727	1.966	78.953						
15	.693	1.874	80.826						
16	.609	1.646	82.472						
17	.583	1.574	84.047						
18	.536	1.447	85.494						
19	.503	1.360	86.855						
20	.484	1.308	88.163						
21	.418	1.130	89.293						
22	.402	1.086	90.379						
23	.391	1.058	91.437						
24	.348	.941	92.378						
25	.340	.919	93.296						
26	.315	.850	94.147						
27	.287	.776	94.923						
28	.273	.737	95.660						
29	.252	.681	96.341						
30	.227	.612	96.954						
31	.223	.601	97.555						
32	.191	.517	98.072						
33	.175	.472	98.544						
34	.156	.422	98.966						
35	.144	.388	99.355						
36	.123	.333	99.687						
37	.116	.313	100.000						
		Extr	action Metho	od: Princ	cipal Comp	onent Analy	sis.		

Table 3: Rotated component matrix<sup>a</sup>

	Component								
	1	2	3	4	5	6	7	8	9
It provides me with convenient	1		3	T	3	0		0	,
options for returning items.	.774	.053	.080	.116	.148	.181	.184	.177	.041
This site handles product	7.64	450	450	0.60	224	100	047	225	101
returns well.	.761	.179	.173	060	.221	.193	017	.225	.191
It picks up items I want to return	720	120	242	027	100	170	212	010	062
from my home or business.	.730	.130	.242	.037	.109	.178	.213	019	062
This site offers a meaningful	.563	202	027	107	210	100	072	270	206
guarantee.	.505	.382	.027	187	.210	.180	072	.270	.206
It takes care of problems	.556	.373	.136	.308	191	.159	.129	.111	.204
promptly.	.550	.373	.130	.306	191	.139	.129	.111	.204
It tells me what to do if my	.536	.397	.130	.250	.122	070	.040	.272	093
transaction is not processed.	.550	.397	.130	.230	.122	070	.040	.2/2	093
It compensates me when what I	.514	.409	067	.510	063	166	.214	.070	.056
ordered doesn't arrive on time.	.511	.107	.007	.510	.005	.100	.211	.070	.050
This site compensates me for	.404	.065	.111	.279	030	.355	.321	.375	.009
problems it creates.	.101	.005	.111	.277	.050	.555	.521	.575	.007
It offers the ability to speak to a	.164	.771	.088	.024	.004	.018	038	.246	.115
live person if there is a problem.	.101	.,, 1	1000	1021	1001	1010	1000	.2.10	1110
This site has customer service									
representatives \available	.108	.732	.089	.049	.041	.116	.287	.029	.131
online.									
This site provides a telephone	.203	.727	.106	.059	.124	.101	.136	135	.125
number to reach the company.									
It makes it easy to get anywhere	021	.065	.739	.201	.066	114	.186	.089	.301
on the site.									
This site makes it easy to find	.241	.042	.731	.092	.019	.151	.120	079	.063
what I need.									
Information at this site is well	.138	.397	.532	.115	.282	.243	.045	.131	199
organized.	220	266	.512	0.64	242	170	251	102	001
This site is well organized.	.238	.366	.512	.064	.242	.179	.251	.183	091
It enables me to complete a	.150	.047	.493	013	.369	111	.065	.246	.288
transaction quickly This site does not crash.	020	.109	.120	.681	.048	.245	031	.197	.079
	020	.109	.120	.081	.048	.245	031	.197	.079
Pages at this site do not freeze after I enter my order	.014	031	.246	.630	.320	.185	002	.135	.133
information.	.014	031	.240	.030	.320	.105	002	.133	.133
It quickly delivers what I order.	.402	.480	.145	.542	.098	125	.039	.012	.176
This site is always available for	.402	.400	.143		.090		.039	.012	
business.	.133	175	.065	.488	.365	.320	.119	.052	.078
It protects information about my									
Web-shopping behavior.	.121	.076	.116	.025	.735	100	.031	.262	.262
It does not share my personal									
information with other sites.	.079	.030	.201	.213	.623	.313	.113	.043	.145
This site protects information									
about my credit card.	.261	.274	.018	.278	.600	.136	.131	027	226
It sends out the items ordered.	.166	.086	.035	.161	.003	.742	.197	.314	.033
it senus out the items of uereu.	.100	.000	.033	1101	.003	./ 44	117/	1014	.033

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It has in stock the items the company claims to have.	.289	.101	.119	.177	.192	.693	.092	.029	.082
It is truthful about its offerings.	.020	.358	.007	.080	.342	.392	.038	.369	.055
The overall convenience of using this site.	.135	.168	.152	115	.153	.100	.770	012	063
The overall value you get from this site for your money and effort.	002	034	.310	.068	049	.167	.665	.210	.176
The extent to which the site gives you a feeling of being in control.	.180	.195	060	.360	.034	.021	.635	.198	.226
The prices of the products and services available at this site (how economical the site is).	.320	.386	.175	058	.278	.021	.515	.010	.014
It delivers orders when promised.	.276	.048	.146	.207	.159	.167	.102	.695	.232
This site makes items available for delivery within a suitable time frame.	.334	.038	007	.183	.240	.188	.321	.643	014
It makes accurate promises about delivery of products.	.228	.331	.483	.152	.018	.191	.046	.511	013
It loads its pages fast.	054	.268	.050	.127	.154	131	.066	.188	.723
This site is simple to use.	.232	.035	.245	.055	.073	.343	.185	087	.642
This site launches and runs right away.	.132	.153	.060	.319	.043	.410	050	.089	.498
This site enables me to get on to it quickly.	.153	.123	.309	.348	.346	.224	.183	025	.390

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.a

The analysis identified 9 dimensions that have impact over consumers' perception.

**Table 4: Perceptual factors** 

Dimension 1	Dimension 2	Dimension 3	Dimension 4	Dimension 5	Dimension 6	Dimension 7	Dimension 8	Dimension 9
Responsiveness	Customer care	Design tangibility	System Reliability	Privacy & Security	Fulfillment	Perceived value	Assured service delivery	Accessibility

# 5.3 Analysis stage 3: Identification of E-Qual dimensions

For the purpose a linear multiple regression analysis is employed as a tool. The dependent variable considered here is the satisfaction index and independent variables are 9 perceptual factors, i.e, Responsiveness, Customer care, Design tangibility, System Reliability, Privacy and Security, Fulfillment, Perceived value, assured service delivery, Accessibility.

Regression Analysis of Perception Factors v/s Satisfaction Index

a. Rotation converged in 34 iterations.

1

14010 011110 111									
Model	Sum of Squares	df	Mean Square	F	Sig.				
Regression	9.845	9	1.094	13.325	.000b				
Residual	35.055	427	.082						
Total	44.900	436							

Table 5: ANOVAa

Though the model shows the coefficient of variation (R square value) is .219, which means the model is 21.9 % correct. But considering the number of individual variables this is considered as well acceptable and fair enough to explain the proposed model in the research.

The result shows that out of those 9 factors, only seven of them , viz, Responsiveness, Customer care, System Reliability, Privacy and Security, Perceived value, Assured service delivery, Accessibility have impact on consumers satisfaction level.

So, it can be concluded from the model that, there are 7 dimensions for e-service quality of e-retailing of electronic goods (in Kolkata).

Table 6: Coefficientsa

Model			andardized efficients	Standardized Coefficients	Т	Sig.
	110001	B Std. Error		Beta	1 -	
	(Constant)	1.019	.014		74.346	.000
	Responsiveness	.068	.014	.211	4.923	.000
	Customer Care	.090	.014	.279	6.524	.000
	Design tangibility	.022	.014	.069	1.621	.106
	System Reliability	.053	.014	.166	3.879	.000
1	Privacy & Security	.043	.014	.135	3.146	.002
	Fulfillment	.022	.014	.068	1.595	.111
	Perceived Value	.027	.014	.085	1.985	.048
	Assured service delivery	.053	.014	.165	3.856	.000
	Accessibility	.028	.014	.088	2.047	.041

a. Dependent Variable: Satisfaction\_Index

Table 7: Regression model summary

Model R R Adjusted Std. Error of the Square R Sq		istics
Estimate Change Change	Model	df2 Sig. F Change
1 .468 <sup>a</sup> .219 .203 .28652477 .219 13.325 9	1	427 .000

a. Predictors: (Constant), Accessibility, Assured service delivery, Perceived Value, Fulfillment, Privacy & Security, System Reliability, Design tangibility, Customer Care, Responsiveness

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a. Dependent Variable: Satisfaction\_Index

b. Predictors: (Constant), Accessibility, Assured service delivery, Perceived Value, Fulfillment, Privacy & Security, System Reliability, Design tangibility, Custome Care, Responsiveness

The model thus developed can be given by the following expression:

Customer Satisfaction Index = 1.019 + 0.068 (Responsiveness) + 0.090 (Customer Care) + 0.053 (System Reliability) + 0.043 (Privacy & Security) + 0.027 (Perceived Value) + 0.053 (Assured service delivery) + 0.028 (Accessibility)

It is found that, out of 9 identified perceptions based e-qual dimensions, the effect of Design tangibility and Fulfillment is found to be non-significant on level of satisfaction among e-retailing customers. And, it can be concluded that there are 7 significant dimensions of E-QUAL viz, Responsiveness, Customer care, System Reliability, Privacy and Security, Perceived value, Assured service delivery, Accessibility have impact on consumers, satisfaction level.

#### 6. Conclusion

It is been observed that e-retailing is increasing day by day all over the world. Countries like India are also witnessing this exclusive growth of e-service. This study is conducted in one of the major cities in India, Kolkata. This research concentrated only on e-purchases of electronic goods.

This research mainly aimed at developing a business model that can fit to any e-retailing organization's business activity and can help them to grow, synchronizing the growth of other part of the world. For the purpose, data were collected randomly from different part of the city based on the PIN code area of the place.

For the purpose of developing new e-business model, the concentration was given to measure the consumer perception and thus it was required to find the satisfaction level of the customer. For measuring customer satisfaction, an index is also proposed in the study. The index is defined as: (average scores of perception given by each customer divided by average scores of expectation given by each customer) and thus just by getting the proportional value, it is assumed to develop a satisfaction index.

The study also tried to discover the e-service dimensions for the current research problem. Hence it is initially discovered that there are nine e-service dimensions contradicting with the well known five service dimensions.

Perception wise the dimensions that initially identified to be important are namely; Responsiveness, Customer care, Design tangibility, System Reliability, Privacy and Security, Fulfillment, Perceived value, Assured service delivery, Accessibility.

But when it was attempted to find out the impact of these dimensions on satisfaction of the customers, it was discovered that out of those 9 factors, only seven of them , viz, Responsiveness, Customer care, System Reliability, Privacy and Security, Perceived value, Assured service delivery, Accessibility have impact on consumers' satisfaction level.

The model thus developed can be given by the following expression:

Customer Satisfaction Index = 1.019 + 0.068 (Responsiveness) + 0.090 (Customer Care) + 0.053 (System Reliability) + 0.043 (Privacy & Security) + 0.027 (Perceived Value) + 0.053 (Assured service delivery) + 0.028 (Accessibility)

Thus, it can be concluded from the model that, there are 7 dimensions for e-service quality of e-retailing of electronic goods (in Kolkata).

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