

## **Impact Of Internet Security On Online Transaction Behaviour Of Consumers**

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### **Abstract**

*The online transaction system technology in e-commerce is an important and useful studied area. Most of the people who are using this system in the transaction side they have some sort of hesitation. Security in payment system is an important requirement in the field of m-commerce secure information exchange and safe financial transactions through mobile networks. However, it is difficult to strongly authenticate the mobile users remotely and provide an adequate level of non-repudiation of transactions. Thus, the present study is about the Impact of internet security on online transaction behaviour of consumers.*

### **INTRODUCTION**

Information Technology is an innovation, it utilizes PCs to accumulate, processing of data, storing of data, securing and move data from one place to other. Presently, it isn't unexpected to utilize the term Information and communication Technology (ICT) in light of the fact that it is impossible to take a shot at a PC which isn't associated with the system. The quick developments of data and correspondence innovations have offered ascend to the advancement of a few new languages like paperless society, electronic assets, entryway/portal and worldwide computerized library. It requires a single day setting where, a wide range of libraries viz: scholarly, open and exceptional are not just giving printed assets to their library clients rather they give printed, electronic just as other Internet assets like digital books and databases for satisfying the everyday scholastic and research necessities of the library clients. The test, the present society faces in the 21st century is keeping pace with the fast advancements in the data and correspondence innovation, one needs to ceaselessly overhaul their insight and aptitudes. It is comprehended that we live in a data rich society where the measure of data and information in the present world is expanding at a gigantic pace. Data proficiency is the capacity to assess data over the range data required, find, incorporate and utilizing the data adequately, utilizing innovation, correspondence systems and electronic assets. Information literacy incorporates the full scope of experience, and the client needs to empower the utilization of data proficiency.<sup>1</sup>

### **CONCEPT OF ONLINE SHOPPING**

Web based shopping is the path through which customer can buy products or administrations straightforwardly by sitting at home. Prior to shop online buyers by and large visit shopping site by sitting before work area or through PCs they can arrange, which is time taking and sitting before work area is definitely not an entire day network. Presently day's advanced mobile phones assume a powerful job to interface with web. Presently either at office, voyaging, home anyplace purchaser can be in contact with

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<sup>1</sup>Bigne-Alcaniz E, Ruiz-Mafé C, Aldas-Manzano J, Sanz-Blas S. Influence of online shopping information dependency and innovativeness on internet shopping adoption. Online Information Review. 2008 Sep; 32(5):648–67.

web based shopping destinations. It is on the grounds that usability through web, at whatever point he feels available time he can arrange.<sup>2</sup>

Computers or laptops were in wider range of use before the invention of mobile phones. for the utilization web services. In this manner to utilize web any one must demonstration front of these. Because of innovative up degree of advanced cells and tablet, anybody can undoubtedly get to the web on these gadgets, it turns out to be increasingly reasonable to surf web anyplace whenever (Yulihastri, Md. Aminul Islam) . Likewise individuals discover increasingly helpful time to spend on web based shopping. In light of fame and simple access of net on advanced cells, different organizations additionally launce their items through virtual stores.

Conventional shopping has a few restrictions like-fix timing for clients to spend in advertise, on the off chance that item isn't chosen at one shop, at that point it is tedious to look through it different shops in the market. In any case, at internet shopping heaps of assortments are accessible at a solitary snap. Likewise customer can't shop item late night after available time. Yet, web based shopping gives purchaser the 24 hour office to shop. Likewise if an individual goes to one spot to other he can use its opportunity to shop.

Speed of internet or web increased highly with the initiation of 4G network, which make quicker accessibility of net surfing. Presently purchaser can choose different shopping destinations at a specific time. On the other hand, the speed of network was moderate and or slow or sometimes network distruptions also occure in doing any sort of trans]actions before the initiation of 4 G network. 4G speed network helped a lot to banking administrations to complete their transaction intime. In the present scenario, internet banking is more made sure about and more secure along these lines buyer feel made sure about and safe in online exchanges.<sup>3</sup>

## MARKETING VIA THE INTERNET

Shopping or buying and selling of goods or things by means of the Internet is having a colossal development because of its ability to spare time, cash and the simplicity of openness to items and administrations without the need to genuinely visit the shop.<sup>4</sup>

At present, numerous organizations and associations all through the world are moving towards the Internet to maintain their business and advance their brands. Some huge and radical changes towards the plan of action are being executed to remember for the Internet as a major aspect of the business. It has been being finished with the mindfulness that the Internet is going to assume a major job for the achievement of the business. Associations and firms found that the Internet isn't just a vehicle for amusement, yet it is additionally a potential mechanism for business and exchanging. It has been understood by many people that the Internet can assume a significant job for associating with clients. At first, the substance in the Internet is viewed as imperative data, yet more as of late, the intelligence had demonstrated to hold a greater job for advertising by means of the Internet.<sup>5</sup>

## OVERVIEW OF ONLINE TRANSACTION

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<sup>2</sup> Ramayah, T., & Ignatius, J. (2005). Impact of perceived usefulness, perceived ease of use and perceived enjoyment on intention to shop online. *ICFAI Journal of Systems Management (IJSM)*, 3(3), 36-51.

<sup>3</sup> Wu, J. H., & Wang, S. C. (2005). What drives mobile commerce?: An empirical evaluation of the revised technology acceptance model. *Information & management*, 42(5), 719-729.

<sup>4</sup>Guerrero, M. M., Egea, J. M. O., & Gonzalez, M. V. R. (2007). Characterization of online shoppers with navigation problems. *Direct Marketing: An International Journal*, 1(2),

<sup>5</sup>Hermeking, M. (2005). Culture and Internet consumption: Contributions from cross-cultural marketing and advertising research. *Journal of Computer-Mediated Communication*, 11(1), article 10. <http://jcmc.indiana.edu/vol11/issue1/hermeking.html>

Facility of e-commerce is increasing day by day and Online Transaction Systems are basic and important element of e-commerce. It helps in increasing the development of web based business. Electronic business, normally known as online business, is the purchasing and selling of item or administration over electronic frameworks, for example, the Internet and other PC systems. Electronic business draws on such innovations as electronic supports move, production network the executives, Internet promoting, online exchange preparing, electronic information interchange(EDI), stock administration frameworks, and robotized information assortment frameworks. Present day electronic business commonly utilizes the World Wide Web in any event at one point in the exchange's life cycle, in spite of the fact that it might include a more extensive scope of advances, for example, email, cell phones and phones too

## **ONLINE TRANSACTION PROCESSING (OLTP)**

OLTP (Online exchange handling) is a class of program that encourages and oversee exchange arranged applications, commonly for information input and recovery transactions in various ventures, including banking, aircrafts, mail-request, stores, and producers. Likely the most generally introduced OLTP item is IBM's CICS (Customer Information Control System). The present online exchange handling progressively requires support for exchanges that range a system and may incorporate more than one organization. Therefore, new OLTP programming utilizes customer/server handling and facilitating programming that permits exchanges to run on various PC stages in a system. Online exchange handling (OLTP) is exchange preparing that happens intuitively Online exchanges have a modest quantity of information, a couple put away records got to and prepared, and a limited quantity of information as yield, prompt reaction time, typically short of what one second, huge quantities of clients engaged with enormous quantities of exchanges, Round-the-clock accessibility of the value-based interface to the client and confirmation of security for exchanges and client information. In a bank office, for instance, clients utilize online administrations while checking a record parity or making a venture.<sup>6</sup>

## **TRANSACTION PROCESSING ACTIVITIES**

Information Collection is the way toward catching and assembling all information expected to finish at least one exchanges. Should be possible physically or utilizing gadgets like scanners and retail location hardware. Information Editing is the way toward checking information for legitimacy and fulfillment. Information Correction is the procedure of returning miss-keyed or miss-checked information that was found during the information altering. Information Manipulation is the way toward performing counts and other information changes like arranging information and arranging documents. Information Storage is the way toward setting exchange information into at least one databases. Archive Production is the way toward making reports and yielding records.

## **METHODS OF TRANSACTION PROCESSING**

Technique of batch processing is used for collection of transaction in group, named as batches, and procedures them together (i.e., old CSUS enlistment). On-line Transaction Processing is the technique that finishes business exchanges as they happen (i.e., aircraft reservation or bank withdrawal). On-line Delayed Processing is a trade off of the bunch and on-line exchange preparing when exchanges are entered in the PC as they happen, however are not handled quickly (i.e., requesting via telephone)<sup>7</sup>.

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<sup>6</sup> K. Wrona, M. Schuba, G. Zavagli, Mobile payment state of the art and open problems., Proceedings of 2nd International Workshop WELCOM, volume 2232 of Lecture Notes in Computer Science, Springer-Verlag, 2001, pp.88-100.

<sup>7</sup> IBM Knowledge Center, Main frame computers, [http://publib.boulder.ibm.com/infocenter/zos/basics/index.jsp?topic=/com.ibm.zos.Zmainframe/zconc\\_onlinetrans.htm](http://publib.boulder.ibm.com/infocenter/zos/basics/index.jsp?topic=/com.ibm.zos.Zmainframe/zconc_onlinetrans.htm)

## CONSUMER BEHAVIOR TOWARDS USAGE AND INVOLVEMENT OF INTERNET TRANSACTION

Day by day, fast development of the Internet in these previous hardly any years, clearly showcasing or exchange by means of the Internet will be an elective strategy for customers to purchase their merchandise. Buying by means of the Internet is consistently developing from the part of administrations, productivity, security and fame, however advertising or exchange through the Internet needs steady improvement on the off chance that it has the goal to achieve buyers' needs and expectations. Advertising official has the feeling that Internet is a stunning media. It is a helpful advertising instrument right now. Because of the expanding number of Internet client, promoting or exchange by means of the Internet has become all the more fascinating in light of the fact that more clients are utilizing the Internet in buying item and administration. Showcasing or exchange by means of the Internet have been characterized as a middle where the firm can open a site for themselves and promote their items or administrations to a huge number of potential purchasers from everywhere throughout the world in a brief timeframe. Showcasing or exchange by means of the Internet is a procedure that has different stages in which the potential client needs to open themselves to the technique for applying data that are gotten through the Internet. The best method to center to the particular data or issue that is looked by the client is through direct showing to the clients. Lamentably, it is troublesome and costly to the advertiser to give such explicit aim to every potential client. One approach to tackle this issue is through including a couple of special exercises. For instance, promoting office should concentrate on the gathering of clients who can possibly purchase through the Internet. Be that as it may, perusing the Internet and buying merchandise through it regularly accepted to be increasingly costly contrasted with purchasing an item physically. Another angle that have been explained, which is about the arrangement or data circulation that relies upon the data program whom is proficient to guarantee clients got the most extreme data.<sup>8</sup>

Here it has shown about the transactions and all the steps of marketing through internet services. These can be categorized here. Duffy (2004)<sup>9</sup> found that search engine websites are the most popular strategy. Two search engine websites that is popular are *Google* and *Yahoo*. The idea of web searching sites is exceptionally basic. Organizations or firms purchases a section and places a couple of expressions or words about the organization in the internet searcher site. Clients who type the watchwords will get the data as various sites. The data will be shown and organization pays for each snap that the client makes. Another procedure for promoting by means of the Internet is through shopping entries. These are sites that encourage items for shopping. Shopping entryways that are well known presently are shopping.com, e-sound and bizrate.com. The greater part of the organizations that work 100% dependent on the Internet promote their item data in shopping entries accordingly to build up their business. Other than these, another system that is regularly utilized is showcasing coalitions. Showcasing unions are advertising parts through the Internet that is least seen, however has the presentation level that can be amazing contrasted with web crawler sites and furthermore shopping entryways. Showcasing partnerships is where organization consents to show joins or popup flag of other organization in their sites. The parasite organization will be paying the essential organization dependent on the achievement level of the notice. Messages are likewise a significant publicizing apparatus because of its ability to center to explicit item. Conveying messages from the rundown that is set up by proficient gatherings, or people that meets the segment criteria are a couple of instances of successful messages. Such exceptional utilization and contribution towards online exchange will likewise make path for factor, for example, Trust to be created. With greater contribution in the web world, individual will be in comfort and will have the option to

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<sup>8</sup>Trudell, L. (1991). Marketing Online Services: product, market and strategy. *Dialog InformationServices*, 15(314), 207-225.

<sup>9</sup>Duffy, D. L. (2004) Multi-channel marketing in the retail environment. *Journal of Consumer Marketing*, 21(5), 356-359.

distinguish the respectability of sites and in the end be more in straightforwardness to uncover their own data.<sup>10</sup>

## FACTORS IMPACTING ONLINE CONSUMER BUYING BEHAVIOUR

While doing web based shopping shopper can show two kinds of conduct, he/she can be only a program or can be a genuine purchaser. A program is a functioning customer who look through changed sites with aim of purchasing<sup>11</sup> while purchaser really purchases items/administrations. In the introduced article proposed a model for online buyer purchasing conduct which centers around close to home and ecological variables and online controllable advertising blend.<sup>12</sup> Individual and natural elements known as inside and outside variables. Inside variables incorporate individual and psycho-graphic factors while outer elements incorporate social and social components. Studies have been done both on Internal and outside components. The greater part of the inside and outside components sway in every one of the three phases of purchasing. Inside variables including segment elements, way of life and demeanor have been found to show its effect on web based purchasing conduct. Under the mental components customer's impression of security is a significant integral factor while trust and believability are other most significant interior elements which sway shopper's online decision-production process. The hypothesis of arranged conduct indicated that training and pay may have some impact on buyer buy aim while sexual orientation and occupation don't have sway on web based purchasing conduct. With the different interior components outside variables and web condition assumes a significant job. The most distinctive attributes of web are that it helps in pre-buy arrange. Online purchasers select a vender dependent on offered items, after deals administration and information quality a few other outer factors, for example, web-based social networking, inventory network, brand notoriety and administration sway buyers while doing web based shopping.<sup>13</sup> In web based shopping during real buying process or otherwise called second phase of purchasing process choosing a web-site, picture is a significant parameter.<sup>14</sup> Alluring simple to utilize site, web architecture, quality data, great client support can carry clients to a site too as can change over a program into a purchaser. Data on site is a significant parameter for choosing a site, and yet over stacking of data ought to be maintained a strategic distance from. Great and instructive substance and appealing visual structure sway repurchasing. Enlightening substance incorporates item data which expands customer buying chances on the web. Online installment process is another significant factor which builds the purchasers' eagerness to do internet shopping. A few scientists additionally recognized client assistance as an important parameter identified with site. Extensively site can be planned in three areas. It very well may be item prevailing, content-predominant or administration predominant. Variables attracting male and female towards a site are extraordinary. Different investigations recommended that site quality/configuration can be blend of cleanliness factors which incorporates protection and security, route, specialized angle, impartiality and data content and different factors such reliability, satisfaction, flavoring result, look of site, association of data substance and client strengthening. One more examination recommended that simple and smooth exchange support is additionally a significant factor.<sup>15</sup>

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<sup>10</sup>O'Cass, A., & Carlso, J. (2008). *Examining the Relationships between Attributes of e-Service Delivery, Involvement, Trust and Behavioural Intentions in the Internet Environment*. Paper presented at the Australian & New Zealand Marketing Academy Conference 2008, Sydney, Australia.

<sup>11</sup>Lee M, Johnson KK. Exploring differences between Internet apparel purchasers, browsers and non-purchasers. *Journal of Fashion Marketing and Management: An International Journal*. 2002 Jun; 6(2):146–57. Crossref

<sup>12</sup>Kotler P. *Marketing Management*. 11th Edition, International Editions. Prentice-Hall Englewood Cliffs; NJ; 2003. PMCid:PMC2173688

<sup>13</sup>Koo DM, Kim JJ, Lee SH. Personal values as underlying motives of shopping online. *Asia Pacific Journal of Marketing and Logistics*. 2008 Mar; 20(2):156–73. Crossref

<sup>14</sup>Lim H, Dubinsky AJ. Consumers' perceptions of e-shopping characteristics: an expectancy-value approach. *Journal of Services Marketing*. 2004 Dec; 18(7):500–13. Crossref

<sup>15</sup>Zhang P, Von Dran GM. Satisfiers and dissatisfiers: A two-factor model for website design and evaluation. *Journal of the Association for Information Science and Technology*. 2000 Jan; 51(14):1253–68. Crossref

## ISSUES FOR INTERNET SECURITY ON ONLINE TRANSACTION

In spite of the fact that distributed computing and the rising versatile advanced stage can possibly convey incredible advantages, they present new difficulties to framework security and unwavering quality. We presently portray a portion of these difficulties and how they ought to be addressed.

### Security in the Cloud

Any type of processing conducted in the cloud, responsibility and duty regarding security of touchy information despite everything dwell mind the organization owning that information. Seeing how the distributed computing supplier sorts out its administrations and deals with the information is basic. The Interactive Session on Technology subtleties a portion of the cloud security gives that ought to be tended to. Cloud clients need to affirm that paying little mind to where their information are put away or moved, they are ensured at a level that meets their corporate prerequisites. They ought to stipulate that the cloud supplier store and procedure information in explicit purviews as indicated by the protection rules of those locales. Cloud customers should discover how the cloud supplier segregates their corporate information from those of different organizations and request verification that encryption systems are sound. It's likewise imperative to know how the cloud supplier will react if a debacle strikes, regardless of whether the supplier will have the option to totally reestablish your information, and to what extent this should take. Cloud clients ought to likewise ask whether cloud suppliers will submit to outer reviews and security accreditations. These sorts of controls can be composed into the administration level understanding (SLA) before marking with a capricious supplier.<sup>16</sup>

### Securing Mobile Platforms

When the mobile phones perform the same function similar to that of computers, they should be made sure about like laptops and workstations against malware, robbery, unintentional misfortune, unapproved get to, and hacking endeavors. Cell phones getting to corporate frameworks and information require uncommon security. Organizations should ensure that their corporate security strategy incorporates cell phones, with extra subtleties on how cell phones ought to be supported, secured, and utilized. They will require devices to approve all gadgets being used; to keep up precise stock records on every single cell phone, clients, and applications; to control updates to applications; and to bolt down lost gadgets so they can't be undermined. Firms ought to create rules stipulating affirmed portable structures and programming applications just as the necessary programming and methodology for remote access of corporate frameworks. Organizations should guarantee that every single advanced mobile phone are in the know regarding the most recent security patches and antivirus/hostile to spam programming, and they ought to encode correspondence at whatever point conceivable.

## REVIEW OF LITERATURE

**Goi (2018)** examined the effect of a site's qualities for example usefulness, web architecture, substance, creativity, and demonstrable skill and viability on shopper conduct. The examination centers around discovering the effect of site characteristics on online exercises of shoppers in relations to correspondence, data get-together, amusement and online exchanges in Malaysia. The example size utilized right now 200 respondents and the information was gathered utilizing a self-controlled poll which was dispersed to web clients across Malaysia. Irregular examining strategy was utilized to gather the information. Information was broke down utilizing SPSS and AMOS. The aftereffects of the investigation

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<sup>16</sup> Arora p., Singh A., Tyagi H., Evaluation and Comparison of Security Issues on Cloud Computing Environment, World of Computer Science and Information Technology Journal (WCSIT) ISSN: 2221-0741, Vol. 2, No. 5, 179-183, 2012

found that structure of a site assumes a basic job in the accomplishment of a site and web architecture essentially influence customers conduct toward shopping on the web.

**Internet and Online Association of India (2015)**<sup>17</sup>, made a study of business through internet security in 2015. The examination was directed through on the web and assembled data in regards to the requested data on the client's profile, web utilization, their view of the security related with executing on the web, their regions of concern and factors that would build their confidence of online exchanges. It was found from the examination that 45 percent of window customers at web based business destinations speak to a group of people that shopping locales settle on educated choices, a tremendous open door not misused by advertisers. It was additionally discovered from the examination that greater part of the online clients are male in the age gathering of 26 years to 35 years and they are very much aware about the plastic cash.

**Sami Alsmadi (2012)**<sup>18</sup>, studied about Jordanian consumers are probably going to have enough information and aptitudes in utilizing the PC and managing the Internet, and have sensible access to Internet administrations, with a positive impression about the present introduction and advancement of organizations' sites on the Internet. The investigation presumed that the issue of security of online exchanges is by all accounts a main consideration that confines the readiness to utilize web based shopping and furthermore no critical contrasts in shopper perspectives because of segment factors, except for money

## OBJECTIVES OF THE STTUDY

1. To study the Concept of Online Shopping
2. To review the marketing via the Internet
3. To study the Overview of Online Transaction
4. To analyze the Online Transaction Processing (OLTP)
5. To study the Transaction Processing Activities
6. To review the Consumer Behavior towards Usage and Involvement of Internet Transaction
7. To analysis the Issues for Internet Security on Online Transaction

## RESEARCH METHODOLOGY

Doctrinal research strategy is method applied for conducting investing and research work. This method of research helped in pointing out that how and in which way research is conducted and also find out the techniques applied to get analysis of research work done. Secondary sources are used to conduct this research work for data collection such as books, magazines, newspapers, websites etc.

## CONCLUSION:

The Internet has become a fundamental device for business and monetary administrations. With the assistance of new correspondence advancements, these administrations have encountered gigantic development. They are turning out to be increasingly more available to clients, paying little mind to their area. A repressing variable for this development is the dread of misrepresentation and touchy information burglary, which is far reaching among the overall population because of absence of such security a critical segment of the clients are feel awkward to send their separate personality over the Internet.

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<sup>17</sup> Internet and Online Association of India, "Survey on E-Commerce Security2005", pp1- 18

<sup>18</sup>Dr. Sami Alsmadi, "Consumer Attitudes towards Online Shopping in Jordan: opportunities and challenges", Yarmouk University, Irbid – Jordan2002, pp 132-143

The online exchange framework advances in web based business is a significant and helpful contemplated zone. The majority of the individuals who are utilizing this framework in the exchange side they have a type of wavering. This examination has secured regions identified with the exchange frameworks, its qualities and functionalities and the advancements that utilized for the security controls. Those are a few issues in the exchange security are imperative in online business, wavering in exchange security over the Internet. Notwithstanding, with regards to choose to purchase an item/administration over the Internet numerous individuals stress over the exchange security. Likewise, firms stress over online cheats. Encryption innovation talked about right now key innovation to make online exchange over the Internet secure. Obviously nobody can ensure 100% security Fraud exists in current trade frameworks: money can be duplicated, checks changed, charge card numbers taken. However these frameworks are as yet fruitful on the grounds that the advantages and comforts exceed the misfortunes. Likewise misrepresentation will at present exist in online business despite the fact that encryption innovation is sufficient to secure electronic exchanges, yet at any rate a decent encryption innovation can lessen extortion altogether.

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