

## **FAST CHANGING REALITIES**

### **A CASE OF ELECTRONIC BUSINESS INTERFACE AND CUSTOMER PERCEPTIONS**

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**T**ODAY, many business transactions are being dealt through the electronic medium, commonly known as internet environment. It affects both the markets i.e. consumers, as well as, business segments. It is viewed as a dynamic (time & cost effective) approach. Those, who did not keep up with changes, have found themselves trapped between 'bricks and clicks'. Even in India, many prestigious companies have designed their own web pages, trying their best to boost the sales in this new environment. However, it is well known that not many have succeeded in their venture, neither here, nor in other countries. Perhaps, they forgot to understand and read the consumer. Following the basic principles of marketing, should we not first see whether our consumer is at all inclined, ready and eager to buy on the net? Does he feel excited or inhibited about online shopping? It is necessary to have information on the consumer not only relating to the desired taste and product quality, but also, on the perceptions regarding the Internet as a medium for purchase, his mental readiness, and the ability to cope with the new environment. The paper discusses the findings of a study on the perceptions of e-buyers, as well as, non-buyers, and their experiences during their purchase, online.

The advent of online markets both in the consumer arena and business is forming a new model for business transactions. Also, the services offered by www.priceline.com & www.ebay.com enable the marketer to come closer to the customer than ever before. Websites like Virtual markets are bringing along a package of product as well as process benefits. While product benefits refer to the instantaneous delivery of information through hyperlinks, process benefits could result in enormous reduction in transaction costs.

#### **The E-commerce Environment & Business Houses**

It is predicted that industries like entertainment, educational institutions, travel agencies etc. will quickly evolve into something close to pure net based organisational. However, a vast bulk of the companies will find their future somewhere in the middle, between 'bricks and clicks'.

A report by the Organization for Economic Cooperation and Development (OECD) had predicted that Internet trading would grow from currently estimated \$500 million to \$5 billion by 2001. Over the next two years, e-business will force the Global 2000 companies to convert their business, so that 80% of their critical applications will be completely interwoven with the Net.

The Internet economy generated \$301 billion in US revenue in 1998, which is comparable to the size of US car or telecom industry's annual revenues. During 1997, online shopping revenues generated in the travel, software and publishing industries alone in Germany, France and UK amounted to \$68 million and were projected to go up to \$3.3 billion by 2003 until the recent dip in e-commerce.

However, consumer sales over the Internet are still small- \$3.2 million, or about \$2 per Internet user in 1999. Last year 10% of households in the UK and 17% of households in the US made purchases over the Internet (Clark 2000).

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Against the popular belief that e-commerce is another hype not backed up by profitable activity, the KPMG India's e-commerce results indicate change in the state of affairs with a number of companies trading through electronic channels with plans of integrating them with their supply chain. About 58% of the respondents indicate e-commerce as important to their business strategy, with 17% considering it crucial to strategy and 41% viewing it as a substantial part of their strategy. The survey found companies providing senior level support and budget allocation to integrate e-commerce technologies with existing process.

Many Indian companies have designed their individual websites. These companies are floating their supply or demand on the Net. According to a general guesstimate made by IMRB (Indian Market Research Bureau), the electronic market which is considered to be worth Rs. 292,000 million will extend to Rs. 668,000 million by the year 2001. The government of India has also constituted an EDI taskforce, which will be the highest body of the representatives of government sectors and industries. In India, there are basically two organizations providing the services of EDI, these are National Informatic Center (NIC), through NICNET, and the Videsh Sanchar Nigam Limited (VSNL). The NICNET connects all the state capitals, district head quarters, and Delhi through Internet based e-commerce with much hype and is certainly poised for growth and advancement.

A worldwide study on online shopping by one of the world's largest market research agencies has placed India in 17th position out of 27 nations polled across Europe, the Asia-Pacific, and North America. The study by Taylor Nelson Sofres (TNS) Interactive, the world's fourth largest market research agency, places India at par with the more prosperous Singapore and ahead of Taiwan, the Phillipines and Thailand. Some 5% of Internet users in India bought goods or services online during the past month. This compares with the average online shoppers among users across all 27 countries of 10%. Indian figures represent upmarket consumers in the top metros- Mumbai, Delhi, Chennai and Calcutta (Source: Computers Today, 1-15 Sept 2000, pp 30).

While the e-commerce & IT industry is cautious, with the recent slump in the sector, experts are of the opinion that business on the net will expand in years to come- maybe not so fast, so soon, but slowly and steadily. Thus, what the consumer feels about shopping on the net will remain important to the industry. It was considering this that a study was carried out among some Internet users- both e-buyers & non-buyers- with a view to ascertain how they perceive online purchasing. The respondents were employees of the corporate world, mostly in the younger middle age groups, with high salary incomes (in all 210; see table 1).

**Table 1: Profile of the Respondents**

<b>Category</b>	<b>Number of Respondents</b>
Online Buyers	105
Non-Buyers (Internet users)	105
<b>Total</b>	<b>210</b>

## **Consumer Perceptions Regarding Online Buying**

Perception has strategy implications for marketers, because consumers make decisions based on what they perceive rather than on the basis of objective reality. In the absence of direct experience or other information, consumers often rely on price as an indicator of quality. But consumer imagery may sometimes extend beyond perceived price and store image to the producers themselves. Especially when the process to acquire the product is also new- the transaction gets more complicated. The new customer faces an additional risk. The concept of perceived risk has important implications for marketers, who can facilitate the acceptance of new things by incorporating risk reduction strategies in the idea (product, service or method) of promotional campaigns. As such, it becomes important to understand how consumers perceive the situation.

## **An Instrument for Studying Perceptions**

In order to gain an insight into how consumers perceive online buying, an instrument was prepared on the basis of responses of online buyers observed during a preliminary survey. Questions Prepared on a 7 point scale ranging from "strongly agree" to "strongly disagree" were pre-tested (item analysis; expected-observed

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frequencies), and subjected to factor analyses. 17 items found to be loaded under four factors were retained (percentage of variance explained 55.3, Eigen value greater than 1; loadings were generally considered at >.50).

## Primary Findings of The Survey

### Perception

Respondents believe that facilities like custom designing, online payment and availability of wide variety on one screen, along with good packaging and safe arrival, make online buying very attractive. Also, it makes them happy when they purchase online, as they do not find it difficult, compared to outdoor shopping.

But the same respondents further believe that online buying reduces physical activity and cuts you off socially by keeping you away from physical markets and hence, is undesirable. Also, that the product prices, in general, on most web sites are low, but (they feel) that other people do not think so. The factor wise results are presented below.

**Factor 1 (On-line Shopping Benefits):** Respondents believe that custom design facility and wide variety in most goods, along with online payment facility, make online buying very attractive. Also, that safe arrival and packaging of the products purchased is good. The mean score of the items under the factor was 5.26 (Table 2).

**Table 2: Responses on Perception Scale (Online Shopping Benefits)**

S. No.	Statement	Agreed (%)	Neutral (%)	Disagreed (%)	Total (%)	Mean Scores
1.	Online payment facility makes online-buying very attractive	87	1	12	100	5.40
2.	Online buying is attractive because it offers a wide variety in most goods	60	-	40	100	4.39
3.	Custom design facility in some goods is a unique advantage	91	1	8	100	5.49
4.	Packaging of the products purchased online is good	88	3	9	100	5.48
5.	I feel that goods bought over the net arrive safely	90	5	5	100	5.55
6.	Most people feel that goods bought over the net arrive safely	87	4	9	100	5.29

The item wise responses under the factor are as follows-

1. An overwhelming majority (87%) of the respondents agreed with the statement that online payment facility makes online-buying very attractive with the level of agreement moderate among about half of the respondents and low among about one-third (mean score= 5.40).
2. A majority (60%) of the respondents agreed with the statement that online buying is attractive because it offers a wide variety in most goods, while rest of the respondents disagreed with it (mean score= 4.39).
3. Almost all (91%) of the respondents agreed with the statement that custom design facility in some goods, over the Internet, is a unique advantage with the level of agreement low among about half of the respondents and moderate among about one-third (mean score= 5.49).

4. An overwhelming majority (88%) of the respondents agreed with the statement that the packaging of the products purchased online is good with the level of agreement moderate among about half of the respondents and low among about one-third (mean score= 5.48).
5. An overwhelming majority (90%) of the respondents agreed with the statement that goods bought over the Internet arrive safely with the level of agreement among about one-third, low, and another one-third, moderate (mean score=5.55). A similar response was observed when the same item was put to them in the form of a subjective norm (“what others believe”) with an overwhelming majority (87%) agreeing with it (mean score = 5.29).

**Factor 2 (Consequences of E-buying):** Respondents believe that online buying is undesirable since it cuts you off socially and also because it reduces physical activity. The mean score of the items under the factor was 2.96 (Table 3).

**Table 3: Responses On Perception Scale (Consequences of E-Buying)**

S. No.	Statement	Agreed (%)	Neutral (%)	Disagreed (%)	Total (%)	Mean Scores
1.	Online buying is harmful as it reduces physical activity by replacing outdoor shopping	73	6	21	100	2.94
2.	I feel that online buying is undesirable as it cuts you off socially by keeping away from outdoor markets	80	4	16	100	2.72
3.	Most people feel that online buying is undesirable as it cuts you off socially by keeping away from outdoor markets	66	3	31	100	3.23

The item wise responses falling under the factor are-

1. A great majority (73%) of the respondents agreed with the statement that online buying is harmful as it reduces physical activity by replacing outdoor shopping, with the level of agreement moderate among about three-fifth of the respondents and low among about one-fourth (mean score= 2.94).
2. A great majority (80%) of the respondents agreed with the statement that online buying is undesirable as it cuts you off socially by keeping away from outdoor markets with the level of agreement moderate among about half of the respondents and low among about one-third (mean score= 2.72). However, when the same item was put to them in the form of a subjective norm (“what others may believe”) a majority (66%) agreed with it (mean score =3.23).

**Factor 3 (On-line Shopping Experience):** Most respondents observed that (with online buying facility) they were saved from the stress felt during shopping outdoors, that is it is a buyer friendly process and makes them feel happy when purchasing online. Also, respondents did not find it (on line shopping) difficult as compared to outdoor shopping. The mean score of the items under the factor was 5.40 (Table 4).

The items falling under the factor are as follows-

1. An overwhelming majority (84%) of the respondents agreed with the statement that online buying saves you from the stress felt during shopping outdoors with the level of agreement moderate among about half of the respondents and high among about one-fifth (mean score= 5.52).
2. A great majority (80%) of the respondents disagreed with the statement that online buying is difficult as compared to outdoor shopping with the level of disagreement moderate among over half of the respondents and high among about one-fourth (mean score= 5.40).

**Table 3: Responses on Perception Scale (Online Shopping Experience)**

<b>S. No.</b>	<b>Statement</b>	<b>Agreed (%)</b>	<b>Neutral (%)</b>	<b>Disagreed (%)</b>	<b>Total (%)</b>	<b>Mean Scores</b>
1.	Online buying saves you from the stress felt during shopping outdoors	84	4	12	100	5.52
2.	Online buying is difficult as compared to outdoor shopping	12	2	80	100	5.40
3.	Goods delivered online are not the same as actually selected	21	14	65	100	5.00
4.	Feel happy when purchasing online	90	6	4	100	5.45
5.	Online buying is a buyer friendly process	94	3	3	100	5.61

3. A majority (65%) of the respondents disagreed with the statement that goods delivered online are not the same as actually selected with the level of disagreement moderate among about half of the respondents and high among about one-fourth (mean score= 5.00).
4. An overwhelming majority (90%) of the respondents agreed that they felt happy when purchasing online with the level of agreement moderate among about half of the respondents and low among around one-third (mean score= 5.45).
5. Almost all (94%) of the respondents agreed with the statement that online buying is a buyer friendly process with the level of agreement moderate among over one-third of the respondents and low among about one-third (mean score= 5.61).

**Factor 4 (Price Benefits):** Respondents believe that product prices on most web sites are generally low. But feel that other people do not think so. The mean score of the items under the factor was 4.14 (Table 5).

**Table 5: Responses on Perception Scale (Price Benefits)**

<b>S. No.</b>	<b>Statement</b>	<b>Agreed (%)</b>	<b>Neutral (%)</b>	<b>Disagreed (%)</b>	<b>Total (%)</b>	<b>Mean Scores</b>
1.	Products purchased on the Internet are priced high	60	-	40	100	3.63
2.	I believe that, since discounts are available on most websites, product prices are generally low	74	1	25	100	5.03
3.	Most people believe that, since discounts are available on most websites, product prices are generally low	44	3	53	100	3.77

The responses on the items falling under the factor are as follows-

1. A majority (60%) of the respondents agreed with the statement that products purchased on the Internet are priced high, while rest of the respondents disagreed (mean score= 3.63).
2. A great majority (74%) of the respondents agreed with the statement that since discounts are available on most websites, product prices are generally low with the level of agreement moderate among about half of the respondents and low among about one-third (mean score= 5.03), while about half of the respondents (53%) disagreed with it when the issue was presented as a subjective norm [what others believe in the context; mean score (subjective norm)= 3.77].

## Correlation Analyses

Several correlation analyses were carried out in order to ascertain the relationships between various variables such as, perception & innovativeness, perception & buying, innovativeness and buying frequency, satisfaction & product quality, etc.

### Perception & Other Variables

#### **(i) Perception & Innovativeness**

Perception was found to be significantly correlated with innovativeness ( $r=0.472$ ,  $p<0.05$ ). That is, innovativeness increases as perception about online buying becomes more favourable. This meets with the logic that an individual with a favourable perception with respect to a new concept (on line buying) is likely to be high on innovativeness, too. Hence, this result is not surprising.

#### **(ii) Perception & Internet Access Points**

Perception was found to be significantly correlated with Internet access points (e.g. home, office & others) ( $r=0.273$ ,  $p<0.05$ ). That is, perception with regard to online buying becomes more favourable with increases in places available for Internet access. This association is also understandable.

#### **(iii) Perception & Period of Internet Usage**

Perception was not found to be correlated with Internet usage period ( $r=0.078$ ,  $p>0.05$ ). That is, perception with regard to online buying is not affected by the length of time an individual has been using Internet, which is somewhat surprising, as common logic would have it otherwise.

#### **(iv) Perception & Age**

Perception was not found to be correlated with age ( $r=0.043$ ,  $p>0.05$ ). That is, perception with regard to online buying is not influenced by age. One would have thought that younger respondents will have a more favourable perception with respect to on line buying but the data do not suggest so.

#### **(v) Perception & Educational Area**

Perception was found to be nearly significantly correlated with educational disciplines ( $r=0.158$ ,  $p<0.05$ ) e.g. science, engineering etc. This meets with the logic that persons with technical background should feel comfortable while working with new technology; however, the strength of the association is not found to be high.

#### **(vi) Perception & Company Management/Administration Level**

Perception was not found to be correlated with one's hierarchical level ( $r=-0.018$ ,  $p>0.05$ ). That is, perception with regard to online buying is not affected by the position one is holding in an organization. This result is quite interesting, as the working level (also the environment) of the persons should surely affect their perception. But the data do not support it.

#### **(vii) Perception & Education**

Perception was not found to be correlated with education level ( $r=0.026$ ,  $p>0.05$ ) e.g. graduate, post-graduate etc. That is, perception with regard to online buying is not influenced by one's education level. The general belief in this regard is that higher the education, higher will be the perception, but the data does not support this.

#### **(viii) Perception & Salary**

Perception was not found to be correlated with salary ( $r=-0.006$ ,  $p>0.05$ ). That is, perception with regard to online buying does not get affected by the salary drawn. In certain cases, salary may affect one's perception (e.g. favourability towards luxurious goods) but in the case of net buying process this association was not found.

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**(ix) Perception & Family**

Perception was not found to be correlated with family size ( $r=-0.095$ ,  $p>0.05$ ). That is, perception with regard to online buying is not affected by one's family size.

**(x) Perception & Average Number of Hours**

Perception was found to be significantly correlated with average number of hours per week ( $r=0.282$ ,  $p<0.05$ ). That is, perception with regard to online buying becomes more favourable with the increase in weekly Internet hours usage which is quite logical.

**(xi) Perception & Mail Shopping Satisfaction**

Perception was found to be somewhat correlated with mail shopping satisfaction ( $r=0.147$ ,  $p<0.05$ ); the incidence of prior mail shopping experience was very low across the sample (about 5%), hence this association is unreliable.

It is, therefore, found that innovativeness, Internet access points, study area (discipline), and Internet usage hours are associated significantly with perception towards online buying, although, the period of Internet usage, age, employment level, education, salary and family size, are not.

**Website Attributes**

Most of the respondents found the quality (also freshness of package lot) of the product received online to be good (but not very good), durable, and with adequate product information available on the website. The time taken, as well as, courtesy shown during delivery of the products was also found to be good.

Also, some of them stated that better website friendliness, faster website (time taken to place order), more product varieties with brand choices, payment security, different modes of payment available, etc. were good, too (Table 6).

1. A majority (65%) of the respondents stated that the website friendliness was good while rest (35%) found it very good (mean score 6.29).
  2. The great majority (69%) found that the website (ordering) time was good while rest (31%) observed it very good (mean score 6.21).
  3. A majority (60%) among the respondents stated that the product variety available on the site was good while rest (40%) found it very good (mean score 6.31).
  4. The majority (61%) stated that the choice brands were available on the site (good) while rest (39%) found it very good (mean score 6.31).
  5. A majority (61%) among the respondents found that the price of the product available on website was good while rest (39%) stated it to be very good (mean score 6.31).
  6. The respondents (61%) stated that the discount offerings on the website were good while rest (39%) found it very good (mean score 6.26).
  7. A great majority (74%) among the respondents stated that the payment security on the site was good while rest (26%) observed it as very good (mean score 6.11).
  8. A large number (80%) of the respondents stated that the payment modes available on the site were good while rest (20%) found it very good (mean score 6.01).
  9. A great majority (74%) observed that the products arrived safely (good) while about 25% felt it was very good (mean score 6.12).
  10. An overwhelming majority (81%) stated that the website delivery time was good while about 15% found it very good (mean score 5.78).
  11. An overwhelming majority (83%) among the respondents stated that the courtesy shown while delivery was good with about 16% finding it to be very good (mean score 5.92).
  12. A great majority (78%) of the respondents found that the packaging of products was good while rest (22%) stated it to be very good (mean score 6.05).
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**Table 6: Website Evaluation (On Specific Attributes) By Online Shoppers**

<b>S. No.</b>	<b>Attribute</b>	<b>V.Good (%)</b>	<b>Good (%)</b>	<b>Neutral (%)</b>	<b>Bad (%)</b>	<b>Total (%)</b>	<b>Mean Scores</b>
1.	Website Friendliness	35	65	-	-	100	6.29
2.	Website (ordering) Time	31	69	-	-	100	6.21
3.	Product Variety	40	60	-	-	100	6.31
4.	Choices Brands	39	61	-	-	100	6.31
5.	Product Price	39	61	-	-	100	6.31
6.	Discount Offerings	39	61	-	-	100	6.26
7.	Payment Security	26	74	-	-	100	6.11
8.	Payment Modes	20	80	-	-	100	6.01
9.	Safe Arrival	25	74	-	1	100	6.12
10.	Delivery Time	15	81	-	4	100	5.78
11.	Delivery Courtesy	16	83	1	-	100	5.92
12.	Packaging (Attractive)	22	78	-	-	100	6.05
13.	Freshness of Lot	21	71	8	-	100	5.90
14.	Product Quality	19	81	-	-	100	6.05
15.	Product Information Adequacy	13	84	3	-	100	5.82
16.	Product Durability	13	86	1	-	100	5.90
17.	Gift Offerings	12	87	1	-	100	5.83
18.	After Sales Service	8	90	2	-	100	5.78
19.	Resolving Product Problems	8	90	2	-	100	5.75

13. The great majority (71%) observed that freshness of lots of the products available on website was good while 35% felt it was very good (mean score 5.90).
14. An overwhelming majority (81%) among the respondents stated that the quality of the product received from website was good while rest (19%) found it very good (mean score 6.05).
15. An overwhelming majority (84%) among the respondents stated that the product information was adequate on the site (good), while about 13% mentioned it was very good (mean score 5.82).
16. A huge majority (86%) stated that the durability of products available on the site was good while about 13% found it very good (mean score 5.90).
17. An overwhelming majority (87%) among the respondents stated that the gift offerings on the site were good while about 12% found it very good (mean score 5.83).
18. Most (90%) of the respondents stated that the after sales services of concerning website was good while about 8% observed it to be very good (mean score 5.78).
19. An overwhelming majority (90%) among the respondents found that the resolution of problems on the website was good while about 8% stated it as very good (mean score 5.75).

## **Discussion & Conclusion**

The perception responses during the survey (as mentioned above) show that the various facilities provided by websites such as custom designing, availability of wide variety of most goods on one screen, online payment along with good packaging and safe arrival, make it attractive and valuable in terms of making them happy and



rendering the experience enjoyable. However, at the same time the customer does consider outdoor shopping in another perspective and talks about its adverse effects such as, reduced physical activity and social distancing. And, interestingly, while the customer himself has found product prices to be lower on websites as compared to outdoor shopping he believes that other people are not aware of this.

It is seen that perception with regard to online buying becomes more favorable as there is an increase in the tendency to adopt or even try a new concept (innovativeness). But, interestingly, contrary to one's expectations, the position of the persons, education level & stream, salary income, family, age, as well as, the period of Internet usage does not affect their perception. This indicates that while demographics do not play a role in forming customer impressions in the present context, behavioural factors such as, innovativeness does.

A study on consumer perceptions was carried out by Parasuraman (2000) in the US, in order to identify people who were likely to be more comfortable with hi-tech technologies and thus potential e-consumers. Parasuraman developed a scale (Technology Readiness Scale) for the purpose. Findings revealed that most people were first time buyers with very few repeat purchases on the Net. It was believed that people stayed away from e-buying or never came back the second time around because they felt uncomfortable in the new environment. The author found that consumers foremost, were barely satisfied with online services and highly unsatisfied with the recovery systems. High incidence of dissatisfaction in e-market will surely affect the diffusion of e-marketing, adversely. It was recommended that E-organizations should initially focus on the people high on the TR scale. And by understanding the problems of those, lower down in the TR scale, such organizations could make the service-dealing-technology simpler to operate.

Moreover, "in most Indian households, the power of deciding about what comes into the house rests with a generation that can not call itself entirely Net-savvy". It is believed that the Indian mindset, instinctively favours touching and feeling a product before buying it. It has been rightly pointed out that the (Indian) mindset will make it immensely difficult for e-commerce firms to take a chance with credibility and privacy.

Web marketers ought to consider customer perceptions even while developing a website. User friendliness (e.g. menu based) seems to be a major customer requirement, attractive colours/design, and ease in understanding operations (on the website) along with adequate security (generally payment related) and faster processing time (taken to place order) are features sought by customers in a good website. Also, if the site can provide facilities, such as, customization, different payment modes, more product varieties with brand choices, and a prompt delivery with adequate courtesies, it could go a long way with customers.

The consumers need to know that various modes of payment (besides credit-cards) are entertained, as it seems to be another reason for not buying online (in general, the non-buyers believe that online purchases are only made through credit cards). The long procedure at online transactions has come up to be another major turn off to the Internet users. Hence, it is very important to e-sellers to implement a "single click buying" process on their sites, and faster delivery, as that of the competitors like amazon.com, which offers a quick delivery facility (within 24 hrs), anywhere under the sky.

Lastly, lower prices could help in inducing first time purchases and building the e-shopping culture; an important step that companies could take in this direction is introducing a separate section in which articles like books, music titles etc. are made available at throw away prices- going for the numbers, more revenue than just higher margins.

In terms of strategy, the prime focus should be on:

- ∞ impressing customers with a fast speed of order processing and attractive deals,
  - ∞ designing a pop-up window with eye-catching, extensive (payment) security related information,
  - ∞ and, giving to the Internet users a confidence in the transactions, whether through online or offline mediums, backing them with "satisfaction or money- back" offers.
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