

SIGNIFICANCE AND IMPORTANCE OF E-COMMERCE IN EMERGING MARKETS

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ABSTRACT

Modern growth in the economy could be significantly impacted by electronic commerce. The future of business will be completely transformed by internet commerce. E-commerce will change banking in the twenty-first century. The global economy has been impacted by e-commerce in numerous ways. First and foremost, it has influenced information technology and all economic sectors. Above all, e-commerce has increased productivity growth globally, and this impact will be discussed. People are now able to determine the number of qualified individuals is required to advance their nation's information economy or estimate how much money is required to give businesses access to the internet. Some nations are now opposed to comparing their economies to those of competitors on a global scale since they have already benefited from the consequences. The objectives of this paper to explore the benefits and prospects of global electronic commerce in emerging market and spot the challenges that are facing by global e-commerce. The methodology of this paper is based on secondary sources and the majority of data is collected from websites, journals, books and conference proceedings. In the emerging global economy, global e-commerce has been one of the most significant segments and a powerful accelerator for economic progress.

Keywords: E-commerce, emerging markets, E-Commerce.

INTRODUCTION

E-commerce which is also known as electronic commerce or internet commerce means buying and selling of goods and services over the internet. E-commerce works on the principle where customers search for the products or the services online by using the internet and can place an order for the same online, but the physical delivery and payment of goods or services may or may not be conducted online. Its process can be explained in three simple steps 1) the customer places the order on an ecommerce platform 2) the company will accept the order online and the conformation will be sent to the customer 3) last is delivery of goods or services (Barnett, 2001). In India ecommerce have penetrated so much after the covid. Some survey's have shown that about 31% of customers have shopped online in the last year. Among these 31% almost 28% have done online shopping of groceries only which means groceries shopping is on the top and FMGC is at 15.6% for the 12 months ended April 2020 almost an increase of 10% in the FY 2019-20 (Anuj et al., 2018).

REVIEW OF LITERATURE

Karim (2013) has centered his research on the inhibitions and motives that impact consumers' pleasure with online buying. The methodology describes how primary data gathered in Wrexham through surveys served as the foundation for the study. There were twenty-three questions on the study's goals in the questionnaire. Furthermore, the data was analyzed using the Statistical Package for Social Sciences in accordance with the study's hypotheses. The results show that the convenience factors—which include time savings, information availability, operating hours, ease of use, and website navigation—encourage people to choose online shopping.

Nevertheless, the study also highlights the drawbacks of internet buying, including ambiguous guarantees, lax return guidelines, and inadequate customer support. The study also discovered that online payment methods, privacy, and security had a big influence on online buying. Lastly, in order to boost turnover, internet marketers need to guarantee that users find online websites admirable and reliable.

Giti and Farid (2018) have written a study that focuses on a number of variables that affect how satisfied online shoppers are. The history of internet marketing is covered in the introduction, which is followed by a review section that explains how e-commerce sites operate and a summary of several research that highlight elements that affect consumer decisions. Convenience sampling was the method used in the study to choose the sample. Only 421 of the 450 questionnaires that were delivered to prospective online buyers were validated with the correct answer. The study's several variables, including website design, information quality, website quality, order fulfillment, security, and trust, are explained by the conceptual framework. The results of the survey showed that security and privacy, usability of websites, order fulfillment quality, information quality, website design, and trust all had a significant impact on B2C e-commerce satisfaction. Hypothesis testing provides quantifiable evidence that these aspects are important in providing online buyers with satisfaction.

A research article titled "The role of E-Commerce in Improving Customer Satisfaction" was released by Bhaskar and Sowmya (2019). The importance of client satisfaction in e-commerce has been explained in the introduction. The literature review provides an explanation of the various customer satisfaction studies. The goals of the study clarify consumer attitudes, e-commerce awareness, and e-commerce's contribution to customer pleasure. Eighty responders are chosen at random for the study using the random sample approach. According to the report, e-commerce is playing a more important role in satisfying customers by offering them online chat, website access, simple decision-making, easy comparison shopping, and other features. The result shows that, in comparison to the previous ten years, people's awareness of e-commerce has multiplied.

The goal of Ranjitha and Krishnakumar's (2020) investigation into the variables impacting the purchasing decisions of internet users was to pinpoint such variables. This study included factor analysis, percentage analysis, one-sample t-test, ranking analysis, and data from 55 consumers. It was shown that the two biggest factors driving Salem district's online buying behavior are time savings and transportation costs. Furthermore, as more people get access to digital technology, the number of online shoppers globally is growing every day.

Based on a review of the literature, Vivek and Kulkarni (2020) have concentrated on the goals of customer behavior in both online and offline modes and have determined the variables influencing online purchasing. 64 research papers were used in the study in order to meet its goals. The elements listed in the survey that encourage online shopping include simplicity of information retrieval, user-friendly websites, quick comparisons, time savings, helpline availability, simple checkout processes, and mobile-friendly shopping. Technology failure, privacy concerns, security concerns, trust issues, and a lack of transparency are the elements that are working against internet shopping. The conclusion shows that increasing the company's turnover can be achieved by implementing the elements that facilitate online buying. The impact of the Covid-19 pandemic crisis on consumer purchasing behavior in the Indian market was ascertained by Harshal and Simran (2020). An analysis concentrated on how the epidemic affected consumer purchasing patterns in the Indian market. According to the survey, six out of ten consumers have moved to digital platforms and are implementing technological improvements for the security of themselves and their family. As a result, there was a significant variance in how people used digital media. There is a chance that soon after the lockdown expires and the number of instances declines, customers will resume their regular purchasing behaviors. Globally, the impact of changes in consumer purchasing behavior will lessen but not completely destroy people's lives.

OBJECTIVES OF THE STUDY

- To identify the relationship between e-commerce and emerging market.
- To identify the significant impact of e-commerce on emerging market.

- To study how e-commerce aid in the economic development of developing countries.
- To assess the influence of e-commerce in developing an economy.

RESEARCH METHODOLOGY

Descriptive research studies are those studies which are concerned with describing the characteristics of a particular group of situations. Descriptive research includes different kinds of factfinding inquiries and surveys. The main objective of this research is describing the state of conditions as it exists at the present moment. For these types of researches we often use the term ex-post-facto research method, the main characteristics of which is that the researcher has no control over the variables, he can only report what has happened or what is happening.

HISTORY OF E-COMMERCE

The history of E-commerce begins with the invention of the telephone at the end of last century. EDI (Electronic Data Interchange) is widely viewed as the beginning of ecommerce if we consider ecommerce as the networking of business communities and digitalization of business information. Large organizations have been investing in development of EDI since sixties. It has not gained reasonable acceptance until eighties. The meaning of electronic commerce has changed over the last 30 years. There are two basic types of ecommerce: business-to-business (B2B) and business-to-consumer (B2C). In B2B, companies conduct business with their suppliers, distributors, and other partners through electronic networks. In B2C, companies sell products and services to consumers. Although B2C is the better known to the general public, B2B is the form that actually dominates ecommerce in terms of revenue.

The concept of e-commerce is related to notions of Internet economy and digital economy. All these concepts relate to the use of new information and communication technologies for economic activities, but with different focuses. Internet economy refers to the economic activities that generate revenue from the Internet or Internet-related products or services. Therefore, pre-Internet e-commerce, as will be detailed in the following section, cannot be called Internet economy. On the other hand, some activities such as building Internet connections for commercial purposes, are a part of Internet economy, but they are not necessarily e-commerce. Digital economy is based on digital technologies such as computer, software, and digital networks. In most cases, digital economy is the same as ecommerce. However, not all activities in the digital economy are e-commerce activities.

The term ecommerce meant the process of execution of commercial transactions electronically with the help of the leading technologies such as Electronic Data Interchange (EDI) and Electronic Funds Transfer (EFT) which gave an opportunity for users to exchange business information and do electronic transactions. Although the dotcom collapse in 2000 led to unfortunate results and many of ecommerce companies disappeared, the "brick and mortar" retailers recognized the advantages of electronic commerce and began to add such capabilities to their web sites. Ecommerce has a great deal of advantages over "brick and mortar" stores and mail order catalogs. Consumers can easily search through a large database of products and services.

From the 1990s onwards, electronic commerce would additionally include enterprise resource planning systems (ERP), data mining and data warehousing. Although the Internet became popular worldwide around 1994 when the first internet online shopping started, it took about five years to introduce security protocols and DSL allowing continual connection to the Internet. Since then people began to associate a word "E-commerce" with the ability of purchasing various goods through the Internet using secure protocols and electronic payment services. Electronic commerce has been recognized globally particularly in the developed markets as a mechanism for business organizations to reach global markets and guiding a wide spread of customers in different geographical locations. The adoption of e-commerce is widespread and also regarded as an essential tool for the efficient administration of any organization and in the delivery of services to its clients. The internet revolution is really about customers, suppliers, groups, organisations, government, and the general public. In the new economy customer's expectations are very different than before. A company understanding of this difference and its ability to capitalise on it will be the key to success.

CONCEPTS AND TYPES OF E-COMMERCE

E-commerce has deeply affected everyday life and business and governments operate. Commerce is conducted in electronic marketplaces (or markets paces) and in the supply chains working on the Internet-Web. Almost instantaneous access to services is made available by ondemand platforms offering, for example, transportation (e.g., Uber), computation and storage resources furnished by cloud service providers, and medical and legal advice. Mass customization of goods sold online, such as garments and vehicles, became common. Semipermanent supply chains enable a hub company (such as Dell) to surround itself with suppliers that perform most production tasks and deliver other goods and services to the central firm. E-commerce is rapidly transforming the way in which enterprises are interacting among each other as well as with consumers and governments. Ecommerce has been hailed by many as an opportunity for developing countries to gain a stronger foothold in the multilateral trading system.

E-commerce has the ability to play an instrumental role in helping developing economics benefit more from trade. It is important to elaborate on the definitions of e-commerce as that will help determine the scope of the technology and how it can be applied into retail business. E-Commerce has been simply defined as conducting business on-line. The organization for economic cooperation and development defines electronic commerce as a new way of conducting business, qualifying it as business occurring over network which use non-proprietary protocols that are established through an open standard setting process such as the internet. It is the buying and selling of goods and services or the transmitting of funds or data, over an electronic network, primarily the internet. These business transactions occur either as business-to-business, business-to-customer, customer-to-customer or the customer-to-business.

An emerging market is the developing nation that is becoming more engaged with global markets as it grows. Countries classified as emerging market economies are those with some, but not all, of the characteristics of a developed market. As an emerging market progresses it typically becomes more integrated with the global economy, as shown by increased liquidity in local debt and equity markets, increased trade volume and foreign direct investment, and the domestic development of modern financial and regulatory institutions. The internet and emerging computing and communication technologies have redefined traditional boundaries of business in relation to time, geography and creating new virtual communities of customers and suppliers with new demand for products and services. Emerging markets generally do not have the level of development of market and regulatory institutions as found among developed nations. Market efficiency and strict standards in accounting and securities regulation are generally not on par with advanced economies, but emerging markets typically have a physical financial infrastructure, including banks, a stock exchange, and a unified currency. Emerging market economies tend to move away from agricultural and resource extraction focused activities toward industrial and manufacturing activities. Emerging market economies governments usually pursue deliberate industrial and trade strategies to encourage economic growth and industrialization.

E-COMMERCE MARKETING

If marketing is the process of creating and meeting demand, then digital marketing is the process of creating demand through the Internet's power and meeting it in novel and creative ways. The Internet is a platform for interaction. In addition to facilitating currency exchange, it also facilitates value exchange. Digital marketing is used to support e-commerce marketing.

The world we tend to sell in has changed as a result of the Internet. It's not a whole new marketing channel; rather, it establishes a whole new paradigm for how consumers interact with businesses and with each other.

Online shopping encompasses all aspect of selling, including positioning, promoting, purchasing, distributing, and maintaining goods and services. Customers have more options, more power, and more influence because to the internet. Brands now have new channels for doing business, new products and services to offer, and new markets in which to do business.

The roles that marketing agencies compete for are also changing. Unreliable "traditional" agencies have improved their digital marketing skills, while agencies that started out as digital outlets are starting to operate inside of

traditional advertising houses. Consumers are becoming more adept at switching between channels and using several channels at once. They have the same expectations of the brands they interact with. It is excruciatingly outdated for anyone to still think in terms of the recent "traditional versus digital".

Brands cultivate brand loyalty from consumers who adore their products or services. When a product or service meets their needs rather than just the demands of the brand, customers fall in love with it. Compared to previous forms of advertising, digital marketing can be measured. This gives brands the opportunity to create customized, optimal, all-encompassing experiences for their clientele.

E-COMMERCE MARKETING CURRENT TRENDS 2020

These trends aren't always the most significant channels in terms of leads or sales volume; rather, they represent the strategy that will yield the most boost in the upcoming year.

Content Marketing

The purpose of content marketing, according to the content marketing institute, is to "drive profitable customer action by attracting and retaining a clearly defined audience through the creation and distribution of valuable, relevant, and consistent content.". The goal of content marketing is to build a devoted following and provide consumers with useful information. This will facilitate easy product purchases for the business.

The management technique known as "digital content marketing" makes use of digital products delivered via various electronic channels in order to identify, anticipate, and meet the content requirements of target audiences. To change consumers' behavior, it needs to be updated and expanded upon on a regular basis.

Big Data

Gadgets like digital television, tablets, smartphones, applications, social networks, e-commerce, and more are ruling the world in the digital age. Before the digital revolution, memorable and fascinating advertisements were made for billboards, television, and print media. However, the advent of the digital age has forced marketers to change and use technology to their advantage in order to develop marketing stimulus plans. Marketers can use the abundance of data brought about by the digital world to make more informed strategic marketing decisions by gaining more accurate insights.

Because they are more clear about what they want, consumers are therefore provided with more relevant content through advertisements. These days, marketers work on entirely various types of tasks, such as gathering information, analyzing data and statistics, identifying trends, focusing on specific audiences, and identifying the best channel from among many to reach their target customers.

Top High-Impact Use Cases

Big data makes it possible to discover new information and ask questions you never would have thought to ask. Find new revenue sources, improve operational efficiency, and acquire a deeper understanding of the customer experience by integrating and analyzing structured and unstructured data across all channels.

In the current market, big data is having a significant impact on sales in a number of areas, including raising the caliber of sales leads, enhancing the caliber of sales lead data, increasing prospecting list accuracy, territory planning, win rates, and decision maker engagement tactics.

Mobile marketing

Reaching a target audience on their smartphones, tablets, and/or other mobile devices through websites, email, SMS and MMS, social media, and applications is the goal of mobile marketing, which is a multi-channel digital marketing strategy. Consumer interactions with brands are being disrupted by mobile. These days, a mobile device can perform any task offered on a desktop computer. Using a small mobile screen, you may access all of your stuff, including opening emails, viewing websites, and reading articles. Every brand and company will create a unique mobile strategy depending on the industry and target demographic, just like with any other marketing endeavor. Since personalization and customization are key to mobile technology, mobile marketing follows suit.

Search engine optimization (SEO)

The goal of search engine optimization is to improve a website's ranking higher in search engine results pages (SERPs), which in turn increases the number of visitors to the website. The webpage that displays search engine results is referred to as a SERP.

Conversion Rate Optimization

Conversion optimization, often known as conversion rate optimization (CRO), is a technique used in online marketing to increase the percentage of website users who become customers or, more frequently, carry out any other desired action. Typically, it is discussed in relation to Conversion Rate Optimization (CRO).

Social Media Marketing

One method of Internet marketing that makes use of social networking websites as a marketing tool is social media marketing (SMM). The primary goal of social media marketing is to create content that can be shared on social media platforms, hence expanding the brand's and business's consumer base.

Each of the aforementioned strategies is essential to the e-commerce industry. The increasing significance of digital marketing channels and communications has made it more difficult to comprehend this brand-new world and how consumers behave in it. We have real world and virtual reality, physical and electronic stores, and physical and electronic payments. Since then, there have been a lot of technological advancements, particularly in the areas of mobile, social networking, big data, analytics, and personalization. New trends in the field of e-commerce marketing are starting to emerge as a result of these modifications. In the past fifteen years, e-commerce has advanced significantly. Leading e-commerce sites are utilizing new tools and methods as technology advances quickly to increase the effectiveness and enjoyment of online buying and selling.

E-COMMERCE IN MARKETING APPROACH

Emerging markets have lower-than-average per capita income. Low income is the first important criterion because this provides an incentive for the second characteristic, which is rapid growth. Leaders of emerging markets are willing to undertake the rapid change to a more industrialized economy to remain in power and to help their people. Rapid social change leads to the third characteristic, which is high volatility. That can come from three factors: natural disasters, external price shocks, and domestic policy instability. Traditional economies traditionally reliant on agriculture are especially vulnerable to disasters. Marketing is not merely a business phenomenon or confined only to business organisations. Marketing activities are equally relevant to non-profit organisations. By adopting marketing orientation, an organisation whether profit making or nonprofit making, can achieve its goals in the most effective manner.

Also marketing acts as a catalyst in the economic development of a country and helps in raising the standards of living of people. Marketing is concerned with exchange of goods and services from producers to consumers or users in such a way that maximizes the satisfaction of customer's needs. Emerging markets usually achieve a low-middle income per capita relative to other countries, due to their dependence on agricultural activities. As the economy pursues industrialization and manufacturing activities, income per capita increases with GDP. Lower average incomes also function as incentives for higher economic growth. The term marketing has been described as performance of business activities that direct the flow of goods and services from producers to consumers. Marketing is not merely a post-production activity. It includes many activities that are performed even before goods are actually produced and continue even after the goods have been sold.

A well-defined marketing strategy leads to an increase in the business sales and marketing. This directly impacts the revenue generated as the more you reach out to people, the more they reach out to yours business or brand. The marketing of a business is directly related to the sales it generates. The label of an emerging market applies less and less by the day as its influence grows. Emerging markets will help the global economy to grow.

Marketing refers to activities a company undertakes to promote the buying or selling of a product, service, or goods. It is one of the primary company of business management and commerce. Markets can direct their product to other businesses or directly to consumers. Marketing management means management of the marketing

function. Marketing management refers to planning, organising, directing and control of the activities which facilitates exchange of goods and services between products and consumers or users of products and services.

COMPONENTS OF E-COMMERCE

The principal components of e-commerce include:

- Web Browser– A software program that allows people to access the World Wide Web. Internet Explorer and Netscape Navigator are the two most popular Web browsers.
- Web Servers– Computers that host the information that Internet users access via their Web browser. Web servers are special Internet computers that store and deliver (serve) Web pages. A Web page is a specially formatted document that you can view in your Web browser. A Web server can host one or more Web sites.
- Payment System/Transaction Manager– Electronic money exchanges including via (primarily) credit cards, electronic checks, smart cards, digital cash, and electronic funds transfer (EFT).
- Standards (existing and emerging)– Methods for facilitating e-commerce interactions include and are meant to ensure transaction security, reliability, Electronic Data Interchange, and privacy.
- E-Commerce Software– To the end user, the most visible part of the e-commerce system is the software that puts it all together. The basic functions of e-commerce software include: customer registration and authentication, online catalog viewing, order capturing and processing, customer service (e.g. enable customers to check order status and order history), and reporting and analysis (tools to analyze the activity on the e-commerce site for customer tracking). Optional functions include order fulfillment and payment processing, to name a few.
- E-mail– Electronic mail serves as a support E-commerce Web sites.
- Mailing List Server– An optional component of E-commerce is a mailing list server which automates the management of mailing lists for groups of users.
- Search, Intelligent Agent, and Knowledge Management technologies these include the variety of software tools for “managing” information on the Net-“spiders”, “bots”, “inference agents” and so on.
- Multimedia and broadband access technologies.

E-COMMERCE AND COMMUNITY ECONOMIC DEVELOPMENT

E-Commerce presents significant challenges to Community Economic Development (CED).⁴ (CEDNet@sfu.ca) CED has for the most part been low technology, focusing on those sectors of the economy which traditionally have not been technology or knowledge intensive and with relatively low technical skill requirements such as real estate development or rehabilitation, food retailing, craft manufacture and sale, tourism and particularly eco-tourism and so on. Most regions and communities with a strong interest in CED have been low income, with low skill levels, and little technology or training infra-structure. They have been ill-equipped to take leading edge advantage of the development of technology opportunities and have been “implementers” not “innovators” in technology use.⁵ (C.M. Gurstein (Eds.) 2000: 65-75).

In many cases the Internet has come to be a central element in certain areas of social development and particularly in social advocacy, with those involved in these activities having developed innovative Internet based approaches and even applications. However, overall there has until recently been a strong feeling among those with Internet interests that the Net, whose origin was non-commercial should in fact remain non-commercial. Those with a social activist perspective and highly developed technical skills such as many of those who have been involved in the Free Software Movement and Open Source developments such as Linux, have resisted and even opposed the application of their skills and outputs for commercial purposes even in support of social sector economic activity.

There have however, been a variety of efforts mostly from those already involved in CED to adapt or develop electronic based supports for their economic activities notably the work of the Public Web Market⁶ (<http://development.civicnet.org/webmarket/index.html>), the work of the Centre for Community and Enterprise Networking (CCEN) in Cape Breton, Nova Scotia⁷ (M. Gurstein, 2000: 28-63) and a variety of developing

country initiatives some linked to the World Bank and others to other agencies. What characterized these early efforts was a lack of sustained funding which translated into the inability to develop the capacity for the on-going research and experimentation required to find optimal strategies for Net based commerce.

E-COMMERCE OPPORTUNITIES FOR COMMUNITY ECONOMIC DEVELOPMENT (CED)

It is notable and interesting that one of the most active areas for business development in E-Commerce has been attempts to develop “community” E-Commerce web-sites or portals. There have been a number of attempts in this direction including failed attempts by Microsoft and a variety of start-ups which looked to create E-Commerce portals. These for example, attempted to provide substitutes for local newspapers with local news, sports and entertainment information, or in other cases civic and civic government information. In general, they are looking to “capture eyeballs” through these locally oriented web-sites, on the well-known principle that individuals are mostly interested in things that are relatively close physically to themselves and their families.

Many of the free-standing commercial “community portal” sites have disappeared or are not being updated. They do not have sufficient advertising revenue to support the cost of the staff required to keep the sites up-to-date. A number of sites linked to local newspapers are still surviving since they can reuse information collected for other purposes, but even these do not appear to be independently profitable.

A second development of some interest is the current concern with developing “community networking” among a number of the major Internet supplier firms such as for example, Nortel and Newbridge. They are looking on this as a way of generating sufficient traffic in local communities to require the installation of their high bandwidth networks. All of the major bandwidth suppliers and their associated firms are moving extremely aggressively to provide ever greater amounts of digital delivery capacity without having a clear sense of how all of this bandwidth could be used (and thus paid for). Several of the firms are operating on the assumption that only the development of local applications and a sophisticated user community in local areas will generate the demand of the educational, health and other community based applications they require to justify their services.

CONCLUSION

E-commerce has significant impact on emerging market. E-commerce has been hailed by many as an opportunity for developing countries to gain a stronger foothold in the multilateral trading system... Additionally, ecommerce allows for higher profit margins as the cost of running a business is markedly less. The future as they say in technology circles is wireless, mobile, multi-media (voice, video, 3D) and broadband. All of these technology changes are rapidly developing and being incorporated into on-line and E-Commerce activities. From a CED perspective they are also following the path of earlier on-line technologies with a very steep decline in entry cost and ease of use or the non-professional user. Thus while CED enterprises need not be “first” users they certainly need not be “last” users nor should they be. Commercial firms are discovering that at least one leg of the stool on which virtual commerce is resting and will continue to rest is face to face physically delimited communities and it is here, where the on-going and future strength and opportunities for growth and development of CED rests. By recognizing that E-Commerce and the opportunities it presents is no more technologically or dare it is better to say that they are ideologically daunting than credit cards or ATM machines and thus the possibility for E-Commerce to enhance the growth and local contribution of CED is significant.

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