

## FACTORS INFLUENCING CONSUMER DECISION MAKING IN VIRTUAL SHOPPING MALLS

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### ABSTRACT

The retailers have been testing and trying newer ways and means for engaging the customers. We need to understand the ever evolving retailing space in the light of consumer behaviour and how far consumer is comfortable with the newer computer based shopping models which are largely based on Internet-of-things, robotics, drones, and visual display mechanisms. Consumers are now bombarded with information and they need to take decisions in an environment which facilitates them easy comparison. As compared to the brick and mortar stores, the virtual shopping malls are at definite advantage as they capture the data like gender, age, shopping behaviour, post-purchase dissonance behaviour of the consumers as soon as they enter into the buying process. The current paper systematically presents the research studies carried on (1) Consumer Decision Making Process in VSMs and (2) Factors affecting consumer purchase decisions in VSMs. 31 papers which were directly or indirectly relevant to this area were selected and reviewed for the purpose of this study which became the part of this review paper. This review paper is based on the upcoming trends in retailing with special focus on virtual shopping malls.

### Introduction

Traditionally, products or services were sold in a brick and mortar setting where the buyer could examine the product feature/performance and interact with the seller before making a purchase decision. The retail area is expanding at a very fast pace nowadays and the customers are getting attuned to it. Innovative technologies like Internet-of-things (IOT), applications of robotics to retailing, utilising big data and carrying of forecasting using sophisticated statistical techniques have all become the new order of the day.

However, with the emergence of the internet, buyers and sellers can conduct transactions in a virtual interactive environment. E-retailers' knowledge-based Intelligent servers remain connected by the internet to their product inventory and

thousands of other suppliers, logistics service providers, financial institutions, and customers to make business transactions on a real-time basis. Thus, E-retailers create a Virtual Supply Chain. Online sellers (E-retailers) websites provide customers with product pictures and related information, accessibility to many products in their stock, and other virtual suppliers, product prices, competitive business policies, hassle-free financial transactions, and deliver products at the lowest transaction cost. Thus, online sellers create an E-store and offer a wide range of products and services at competitive prices than traditional brick and mortar types of outlets, such as products delivered at your doorstep, usually without additional cost. Pratt et al., (1995) virtual shopping mall is comparatively new in the retail market as it provides sufficient opportunity to the customers to engage in meaning transaction transacting with consumers. People have now become more technology savvy and have started learning internet for their routine life like making purchases ((Baty & Lee, 1995).

Customers can view an unlimited number of products at the click of a button; it would be appropriate to call E-stores as Virtual Shopping Malls (VSMs). The importance of installing virtual relativity in shopping malls has been highlighted in the studies done in the past. The definition of virtual reality as given by Steuer (1992), virtual reality technology driven and it presents a simulated or actual environment which provides the experience of tele-presence to the customer. Steurer (1995) went on further in suggesting the employment of ‘telepresence’ for describing the extent to which the customer feels his actual presence in the simulated environment.

### Theoretical Framework

#### Consumer decision making process in VSM and the factors affecting consumer purchase decisions in VSM

Factors that influence customers to purchase online behaviour are complex and differ from the factors as applied in case of traditional business. The process of consumer decision making involves five iterative steps namely; “problem recognition, information search, evaluation of alternatives, purchase decision and post-purchase behaviour” ((Engel, Kollat, & Blackwell, (1968); Howard & Jagdish (1969)).

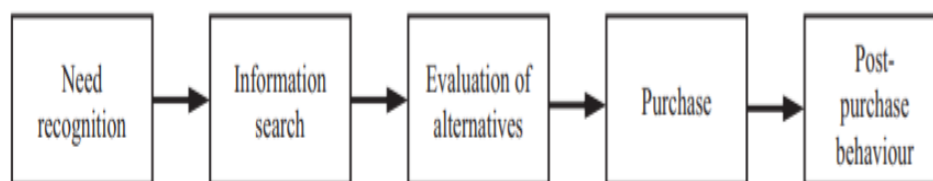


Figure 1: Adopted from (Engel, Kollat, & Blackwell, 1968; Howard & Jagdish, 1969)

These five stages as shown in (Fig. 1) are the most widely accepted, as evidenced by their use in a majority of consumer behaviour textbooks (Blackwell, Miniard, & Engel, 2005; Hawkins, Best, & Cooney, 2003).

The very first stage is recognition of a need. This is followed by the second step of searching for information about available product options, price and other features of interest. In the third step, customer evaluates these options and takes purchase decision as the fourth step. After the purchased product is used, the fifth step is based on experience. Positive experience may lead to buying product again or negative experience may lead to rejection or not repurchasing it. This classic

purchase decision model is used extensively in studying customer purchase behaviour.

However, decision-makers are not rigid; they continuously adapt and modify their approach to achieve the intended objective (Payne, Bettman, & Johnson, 1988; Bettman, Luce, & Payne, 1998). The decision-making process is adaptive in nature. Customer's knowledge and understanding impact the starting point as well as subsequent steps in the decision-making process (Kaas, 1982; Alba & Hutchinson, 1987; Heitmann et al., 2007). Therefore, customers having good knowledge, take advantage to evaluate products quickly and make purchase decision more efficiently.

Online purchase decision involves an iterative process. (Karimi et al. (2015), Gu, Botti, & Faro, (2013); McKinney & Yoon, (2002)), carried out an experimental study on Online purchase activity of customers. The complete decision-making process involved was video-graphed; the process diagrams showed the behavioural view of the decision-making process. They suggested that there are five steps involved in the decision-making process viz: "Context setting, Initial exploration, Cognitive exploration, review and refinement; and the Final choice". The customer spends time, visits and revisits the online store several times before making a final decision.

Bulter & Peppard (1998); Zellwegger (1997) pointed out that the easy availability of high-speed internet has facilitated customer to recheck every step in the decision-making process. Thus, iterations exist between various stages. The backward loops are becoming increasingly crucial for taking the most appropriate purchase decision by customers. The authors suggested a modified classing decision model by adding back loops in all decision steps.

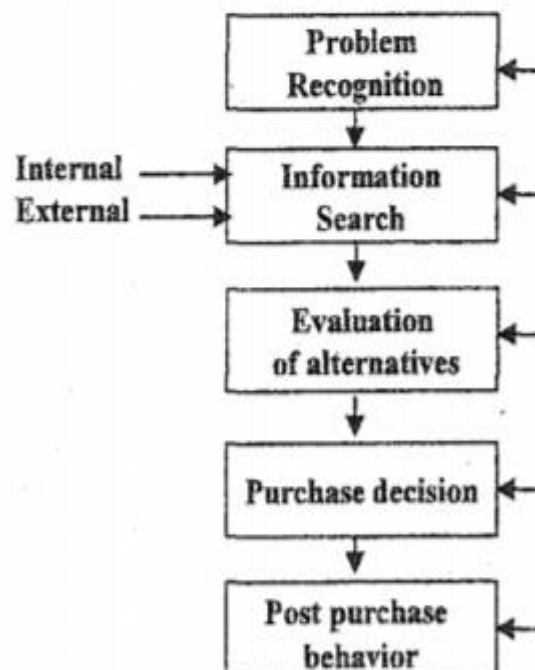


Figure 2: Adopted from (Bulter & Peppard, 1998; Zellwegger, 1997)

A customers' final decision during an online shopping process is subject to various cross-disciplinary areas which are taken into consideration such as

information technology/information systems and services; marketing; sociology, psychology; their functional and nonfunctional implications.

According (Mowen & Minor, 2001), the online shopping behaviour of majority of the cusyomers involve essentially three behavioural aspects: firstly, the decision making aspect, which assumes that customers are goal focused and they adhere to the iterative five stage process involved in purchase decisions; secondly, the experimental aspect assumes that the customers buy products for having fun, fulfilling their fantasies or their desires. In this process they go through a rational decision making process. Thirdly, the behavioural influence aspect assumes that consumers do not buy a product on account of a rational decision making process or the one which is based on emotions, rather their purchase decisions are based on the environmental factors like sale promotion, economic pressures and cultural norms.

Customers visit E-retailer's Website for online shopping. That is where they get all the required facilities for buying products. Wolfinbarger and Gilly (2003) in their research found that there are four factors viz: "website design, fulfilment/reliability, privacy/security and customer service" which have a significant imp[act on the online purchase behaviour of customers.

Research conducted by Vijayasarathy (2003) indicated that there are four predictors, "website compatibility, usefulness, ease of use and security" which influence the online shopping behaviour of the consumers. Website reliability and fulfilment scored the highest of the four factors followed by the website customer services, website design, website security/privacy. In a study, Ahn, Ryu and Han (2007) found that "web quality and playfulness" have a significant impact on the stimulation for using any online retailing website.

The store images can leverage online shopping. Aghekyan et al., (2012) the brand image of any product affects the intention of the customers for online shopping directly and indirectly thereby evading the perceived risks associated with it and also influences their purchase intention.

Regarding website quality, Tan et al. (2009) found that "navigation of the content, processing and segregation of the information, colour schemes used, space and graphics usage, layout, and portrayal of identity of the website" are the most sought after factors while designing a website. Bourlakis et al. (2008), suggested that "consumer trust and behaviour" have a significant impact on online retailing. Therefore, to increase the volume of online transactions, E-retailers should include innovatively designed various trust-building programs in their strategy.

Constantinides, (2004) suggested the three factors which influence the online consumer's decision-making process: web experience components (usability and interactivity), psychological aspects (trust), and content factors (aesthetics and marketing mix). Therefore, it becomes imperative for online retailers for including these factors for providing a delightful proposition and attractive online shopping experience to its customers.

Vrechopolous et al. (2000) the most significant factors on the website of an online store include the quality and extent of useful information regarding the product itself, the service and delivery aspect and pricing made available to the customers which motivates them to go ahead in their purchase process.

Kiran et al. (2008) found that for Indian customers the significant contributing factors in case of internet retailing adoption are reliability and information about the product. The study also found that the impact of online shopping was different on categories of online purchasers which include customers who do a trial

purchase, who purchase occasionally, those who purchase frequently, and lastly those who are regular buyers.

Rohma et al. (2004) suggested that upon motivations for shopping online, there are four categories of customers“ convenience shoppers, variety seekers, balanced buyers, and store-oriented shoppers”. The convenience shopper is more motivated by comfort and facilities of online shopping. The variety seekers are motivated by assortment and range products; multiple brands and ease of comparison with different retailers. Balanced buyers are temperately motivated by convenience and variety of products. The store-oriented shoppers are more motivated by the physical display and visual presentation of the outlets. VSMs should design website and marketing strategies keeping in mind these customer motivations.

Nayyar (2011), in their online shoppers’ research by using 14 variables found that “website design, website reliability/fulfilment, customer service and security/privacy” have a significant contribution towards online purchase intention of the consumers. The online consumers are seriously conscious about the service quality, reliability of the website, and most importantly about the security of the website as they have to make payments for their online purchases. Website design related parameters are found to have comparatively lesser importance. The author further suggested that “trial, occasional, frequent and regular customers perceived website factors differently, affecting their online purchase behaviour differently.” It means that E-retailers should design the policies of their websites, keeping in mind features appropriately for each category.

According to (Lee and Lin (2005), the quality of e- retailer can be assessed in terms of the evaluation, judgement and feedback of the customers towards its quality of service delivery. They suggested five dimensions of e-service quality: “web site design, reliability; responsiveness, trust, and personalisation.” impacted consumers’ intention to shop online. Web site design is primarily an appeal presented to the customers by the user interface. They define “Reliability” as “the ability of the web site to fulfil orders correctly, deliver promptly, and keep personal information secure”. Responsiveness means as to how frequently any VSM willingly renders valuable and important services to its customers. Trust is the willingness of the customer for accepting vulnerability in any transaction carried out online which is primarily based on the personal favourable expectations towards behaviour of online store where personalisation involves a number of measures taken by the store like sending a thank you note, wishing anniversary or birthday and responding to customer’s online query and feedback. Trust had the most substantial effect on overall e-service quality as well as on customer satisfaction. The e-service quality is a significant predictor of overall service quality, customer satisfaction, and subsequent purchase intentions. Whereas it was found that web site design and personalisation were not a significant predictor of customer satisfaction or overall e-service quality (Lee & Lin, 2005).

According to (Collier & Bienstock, 2006) consumers decide the quality of an E-retailer service according to five attributes, namely: simplicity of design and aesthetics, consistency and flexibility, privacy, ease of use, privacy and genuine information about the product. Ease of use means that “in an online setting customers associate ease of use with freedom from significant mental effort”; privacy attribute means that customers are concerned about the safety of their online transactions and want to ensure whether the website interactions keep their information safe and private. Simple design means “visually pleasing but not distracting” and it does not make, “excessive use of animation, flashing

colours and scrolling words that can take away from the shopping experience”. Collier and Bienstock (2006) further noted that “Reliability or consistency of a web site’s function is necessary to build and maintain an online customer base and web site’s applications and links must work properly.” Regarding the consistency aspect, the researchers stated, “an online retailer needs to be mindful of providing a consistent service that is flexible enough to appeal to what may be widely differing types of customers in their target markets.” Their findings suggest that “while web site interactivity or service recovery efforts were significant predictors of customers’ satisfaction, the outcome (delivery) of the online transaction had the strongest impact on satisfaction and intentions to purchase from an online retailer in the future.”

(Gurvinder & Zhaobin, 2005) focused on factors which New Zealand customers keep in mind while shopping online. They classify customers as “trial, occasional, frequent and regular online buyers”. According to them, the customers formulate diverse opinions regarding the design of the website and its reliability and at the same time have serious concern about the privacy and security issues of the website as they have to make online payments prior to the delivery of goods in many cases.

According to (Lian & Lin, 2008), the consumers’ attitude regarding online retailer is significantly affected by the type of the product and the services offered by the online retailer. Wakefield et al., (2004) in their study concluded that the trust formed by the customer in the initial phase in any online retailer goes a long way and generally has a positive impact towards formulating his purchase intentions (Wakefield et al., 2004).”

According to Slyke et al. (2002), Koufaris & Hampton-Sosa, 2002b; Wakefield et al., 2004) “consumer’s trust in online shopping is a significant determinant of the consumer’s intentions to make purchases over the web, even when the influences of perceived innovation characteristics are considered.” Several other studies have confirmed, trust has an essential antecedent to purchasing intentions from a website.

As per a study by (Koufaris& Hampton-Sosa, 2002a) “perceptions about the company as well as perceptions of the web site could determine initial beliefs regarding trustworthiness and intention to purchase is determined by perceived company trustworthiness and perceived usefulness of the website.”

According to (Xia & Sudharshan, 2002; Schiffman, Sherman, & Long, 2003; Lee& Lee, 2004; Page-Thomas et al., 2006) “Consumers prefer the clarity of information, delivery guarantees, and easy navigation of companies’ offerings from the Web sites”.

Zeithaml et al. (1990) identified four determinants of expected service quality: word-of-mouth communications, personal needs, past experiences, and communications by the service provider.

In the virtual store situation, other consumers’ recommendations or criticism of a virtual store helps form a consumer’s expectation of the virtual store’s service quality.

Hoffman et al. (1999) suggested that trust is best achieved by allowing the balance of power to shift toward customers. This can be achieved by letting the customer know how personal data collected will be used by having a confidentiality policy.

Baty and Lee (1996) in their research, found that website architecture significantly impact customer purchase decisions. The study proposed an innovative architecture to improve product differentiation and comparison the online shopping dramatically.

Sukpanich and Chen (1999) found that experience has the most significant influence on a consumer's decision to purchase over the Web, a consumer's past dealings with a virtual store shape his or her expectation of service quality.

Lohse and Spiller (1998) identified convenience, checkout and store navigation most important attributes of a virtual store. According to them, the quality of store navigation was found to explain 61% of sales and 70% of the traffic of a virtual store. They suggested that the virtual store should design store layouts for consumers with little computer experience and providing help for error recovery. This could be achieved by having a standardised checkout procedure.

E-retailers have several venues for creating value to the customers through their website. Some of the examples of such options are: Increase size of displays and variety of products offers; provide free complementary products and services; announce website privacy and confidentiality policy; provide 24x7 call centre facility to help customers; run daily specials deals of the day; real-time updating information about order deliver, return pick up and refund; run loyalty programmes and unique benefits for regular customers etc.

The major factors which influence consumers' online shopping behaviour are price effectiveness, convenience and also simplicity; men are more inclined to shop online because of price factor; people between the age group of 25-35 are also inclined towards online shopping because of paucity of time (Baubonienė & Gulevičiūtė, 2015).

Lo et al. (2014) consumers are driven towards online shopping because of price efficiency as the overhead costs are perceived to be low by the consumers in comparison with brick and mortar stores. Easy availability of the products on online stores is a major factor besides availability of detailed information about the product which influencing consumers' behaviour and inclination towards online stores. It was also found in the study that consumers usually purchase video games, movies, music from online stores as they trust the genuineness of the product purchased from virtual shopping malls (Sam & Sharma, 2015).

Benlian et al., (2012) found that higher perceived ease of use and product usefulness along with the online reviews of consumers on the VSMs website influence their decision making.

The most significant factor influencing the online purchase decision of the customer is the security and trust of the website of the online retailer and also the environment and interrelated identification of the users Bucko and Vejačka (2011).

Price, perceived risk, financial risk, perceived usefulness, promotional measures have a significant impact on the online consumer decision making and their willingness to buy a product Rajyalakshmi (2015).

Pilík (2013) carried out a study to identify the major factors influencing online purchase process of the consumers. It was found in the study that age of the customer and the Internet literacy have a significant influence on the buying decision and also that a significant number of consumers were deterred to make online purchases because of false claims, fear of delivery of the wrong product and incorrect information about the product.

Major factors that influence online shopping behaviour of the consumers are the attractive prices and discount offerings by the online retailer and the convenience of buying the product Agyapong (2017).

Lian and Yen (2014) the least effective measures in case of online shopping decision making were identified as advertising and recommendations. The two variables studied were drivers which comprised of effort and performance expectation, social influence, and facilitating condition and barriers like usage, value, risk, tradition and image which may affect the intention of the customers to purchase online.

Masínová and Svandová (2014) Significant factors influencing customers' satisfaction after engaging in online shopping, especially in case of apparels are description about the product, solving of the claims by the online retailer, payment options, pictures of the products, and time involved in responding.

Some of the research studies focused on decision purchase decision in Virtual shopping mall are summarised below:

Source	Description of study	Main findings
Wolfenbarger, M. C. & Gilly, M. C.(2003)	Website Factors affecting online purchasing	website design, fulfilment/reliability, privacy/security and customer service, are strong determinants of customers' online buying behaviour
Ahn, T., Ryu, S., & Han, I. (2007)	Website Factors affecting online purchasing	Web playfulness plays a significant role in stimulating website use in the context of online retailing."
(Aghekyan, Forsythe, and Kwon Chattaraman, (2012)	Effect of brand image on purchase decision	Product brand image, both directly and indirectly influences the intention to shop online by mitigating the associated perceived risks and affects the purchase intention of online apparel shoppers."
Ruchi et al. (2011)	To study the impact of website factors on consumer online buying behaviour	website design, website reliability/fulfilment, customer service and security/ privacy contribute largely towards intention to purchase online
Ruchi et al. (2011)	To study the affect of website factors on consumer online buying behaviour	Customers are extremely concerned about reliability, customer service and security-related concerns while making any online purchase.
Lee, G.G. and Lin, H.F. (2004)	To study impact of website design on online shopping	Web site design, reliability; responsiveness, trust, and personalisation." Impacted consumers' intention to shop online.



Lee, G.G. and Lin, H.F. (2005)	To study E-service quality and trust	Trust had the most substantial effect not only on overall e-service quality but also on customer satisfaction.
Collier, J. and Bienstock, C. (2006)	To study consumer perception of website E-service quality	Consumers decide the quality of an E-retailer service according to five attributes, namely: ease of use, privacy, simple design, consistency and flexibility, and good information.
Gurvinder and Zhaobin (2005)	To study types of online buyer	The research identified four categories of customers, namely trial, occasional, frequent and regular online buyers. They opined that that website design impacted them differently
<u>Constantinides, E. (2004)</u>	To study factors influencing online purchase decisions.	Online consumer's decision-making process is influenced by their three-factor: web experience components (usability and interactivity), psychological factors (trust), and content factors (aesthetics and marketing mix)
Lian, J.W. and Lin, T.-M. (2008)	To study the impact of product type and website on customer decision	The attitude towards web-based shopping is likely to be influenced by the product type and website services
Slyke et al. (2002), Koufaris& Hampton-Sosa, 2002b; Wakefield et al., 2004)	To study the effect of customer trust.	In online shopping, consumer's trust is an important determinant of the consumer's intentions to make purchases over the website
Wakefield et al. (2004)	To study trust in website and purchase intention	The study concluded that initial trust in a web site has a positive relationship with purchase intentions.
Xia and Sudharshan, (2002); Schiffman, Sherman and Long (2003)	To study consumer expectations from a website	Consumers prefer the clarity of information, delivery guarantees, and easy navigation of companies' offerings from the Web sites.
Sukpanich and Chen (1999)	To study perceived service quality and perceived trust	The shopping experience, preference, and trust are the antecedents of positive consumer behaviours in online shopping.

Baty and Lee (1996)	To study the impact of website architecture	The study proposed an innovative architecture to dramatically improve product differentiation and comparison in online shopping.
Hoffman et al. (1999)	To study how to achieve customer Trust	The study found that “trust is best achieved by allowing the balance of power to shift toward more cooperative interaction between an online business and its customers.
Zeithaml et al. (1988)	To study customer expectation and service quality	The study identified four determinants of expected service quality: word-of-mouth communications, personal needs, past experiences, and communications by the service provider.
Lohse and Spiller (1998)	To study the usability of Storefront of virtual shopping store	The study emphasises the importance of effective storefront design to facilitate easy and quick on-site traffic and sales.
Baubonienė & Gulevičiūtė (2015)	To explore the factors driving online shopping.	There is significant relationship between purchase intention and online shopping.
Lo et al. (2014)	To find out the factors influencing the online shopping behaviour of the buyers.	The study found that price is the major factor influencing consumers’ online shopping behaviour.
Sam & Sharma (2015)	To explore the factors influencing shopping on VSMs	Easy availability of the products is the major factor driving consumers towards online shopping.
Benlian et al., (2012)	To what extent perceived ease of use and Product usefulness influences the consumers’ decision making in online shopping	found that higher perceived ease of use and product usefulness along with the online reviews of consumers on the VSMs website significantly influence their decision making
Bucko, J., & Vejačka, M. (2011)	To explore the factors that influence the consumers’ willingness to buy products from the online retailer.	the major factors that influence online consumer decision making are details of the product provided on the website, price, availability and social media activity of the online retailer. The most significant influencing factor found was price.

Rajyalakshmi ( <a href="#">2015</a> )	To find out the most significant factor among price, perceived risk, financial risk, perceived usefulness, promotional measures influencing consumers' online purchase decision.	Three factors were identified to be the most influencing factors affecting online purchase decision process of consumers: price, promotion and perceived risk
Pilík ( <a href="#">2013</a> )	The aim of the study was to identify factors affecting online purchase	Age and the Internet literacy of the customer have a significant influence on the buying decision.
Agyapong ( <a href="#">2017</a> ).	Attractive discount offerings and pricing were found to be the most significant factors and advertising by the retailer and recommendations were found to be least significant.	Attractive prices and discount offerings by the online retailer and the convenience of buying the product are the major factors influencing online buying behaviour of consumers
Lian and Yen ( <a href="#">2014</a> )	The study tested the drivers and barriers that affect intention to purchase online.	Drivers comprised of social influence, effort expectation, performance expectation, and facilitating conditions. The barrier studies were tradition, risk, usage, image and value.
Masínová and Svandová ( <a href="#">2014</a> )	To identify factors influencing customers' satisfaction during and after online purchase.	Significant factors influencing customers' satisfaction after engaging in online shopping, especially in case of apparels are description about the product, solving of the claims by the online retailer, payment options, pictures of the products, and time involved in responding.
	Identify the factors that influence the willingness of the consumers to buy product from the e-retailers.	
Rohma al et (2004)	To identify factors motivating the customer to shop online.	The author identified four types of customers based upon motivations for shopping online: “ convenience shoppers, variety seekers, balanced buyers, and store-oriented shoppers”.

## RESEARCH GAP

Customers' intention to shop online is the first and the foremost condition for actual purchase action by customers in an online environment. There are a large number of studies focussed on identifying factors affecting customer intention to shop online or the adoption of online shopping. According to our research, there are at least 50 factors that influence customers' intention to shop online. However, intention does not necessarily mean that customers would actually make purchases. Customers' intention may, at the best lead customers to visit E-retailers Website, i.e. Virtual Shopping Mall. Therefore, Virtual Shopping Malls have a very critical role in maximising customers' purchases by motivating and persuading them to make purchase decisions. There is a dearth of studies on finding factors that would maximise customer purchases in a Virtual Shopping Mall.

Virtual Shopping Malls have brought a paradigm shift in the way retail sales business is done. It has created a new of kind of Virtual Value Chain starting from the E-retailer's Website, going through real-world of products, manufactures & suppliers, logistics service providers, customers, and finally ending where it began. The value chain seems to be circular, a satisfied customer or positive experience becomes the driving force for repeated purchases. Every positive purchase experience enhances the value of a particular E-retailer in the mind of customers. Thus, repeated cycles of the virtual value chain create higher value for customers as well as E-retailers. On the other hand, dissatisfaction creates a negative value resulting in product rejection/return and customer discontinues shopping from that website.

Following issues merit attention:

1- Most of existing research is limited in scope. Many researchers focused on individual customer related factors such as their demographics, personal shopping orientations, and even innovativeness which persuade a customer towards making online purchases (Aldridge, Forcht, & Pierson, 1997; Bhatnagar & Ghose; Blake, Neuendorf, & Valdiserri, 2003; Citrin, Sprott, Silverman, & Stem, 2000; Donthu & Garcia, 1999). Many studies focused on the influence of the features offered by online retailers, like the functionality of their website, the design and aesthetic appeal of their website, ease of accessing the website of the online retailer, their marketing strategies and the quality of services offered by them (Liu & Arnett, 2000; Ranganathan & Ganapathy, 2002). Yet another category of researchers "focussed on the impact of product category on consumers' online shopping adoption." Application of these researches has limited usefulness to maximising customer purchases in E-retail environment.

2- Most of the previous research have taken a limited perspective by treating the internet as just another medium of making buying-selling transactions and applied traditional business models and theories to online shopping adoption. Understanding customer behaviour in virtual cyberspace would require a different approach. Many new innovative and creative marketing, and advertising strategies and technologies can be used to exploit the best potential of the online business environment. A successful E-retail enterprise has to much more than a traditions business. This aspect needs to be investigated further so as to design appropriate E-business strategies.

3. Multi-dimensional nature of consumers' online shopping has not been

researched adequately.“ The purchase decision-making process is iterative in nature and E-retailers have opportunity to impact customers during and after the shopping journey. It involves much more than simply purchasing.” (Freiden, Goldsmith, Hofacker, & Takacs, 1998). According to (Elliot&Fowell, 2000; Miyazaki & Fernandez, 2001; Shim, Eastlick, Lotz, & Warrington, 2001; Verhoef & Langerak, 2001), previous studies were focused upon the ultimate buying activity of the customer, their profile and prediction regarding their purchase behaviour (Moe & Fader, 2001) emphasised that, “it would be appropriate to treat consumers intention to shop online and actual purchases action as fundamentally separate types of behaviours.”

4- The dynamic feature of consumers’ adoption of online shopping also has not been researched adequately. “Satisfactory shopping experiences will result in consumers to purchase more often; at the same time, based on unsatisfactory experience, current shoppers may discontinue online shopping and change to other buying options.” (Parthasarathy & Bhattacharjee, 1998; Rogers, 1995). Thus, consumers’ online shopping perceptions and shopping behaviours and may gradually shift over time. Therefore, it is necessary to study both current adoption and continued adoption separately for getting a comprehensive and useful understanding of Internet adoption for shopping.

5-Online shopping is a function of the internet itself, Internet retailers, consumers themselves, and the products or services purchased. Consumers’ online shopping behaviour is impacted by these four variables. There is very little research focussed on the comprehensive impact of all these interrelated factors of on online shopping. Customers’ online shopping behaviour will be better understood by an extensive framework showing how these factors work together to influence customers’ online shopping.

6- Thus, it clear that most of the researchers have examined only one or the other small part of the E-retail business. Virtual Shopping Malls represent the centre of activity on entire online retail business. There is a dearth of comprehensive research studies focussed on factor leading to purchase decisions by customers visiting VSMs. Therefore, there is a significant research gap requiring investigation of all factors affecting customer purchase decisions in Virtual Shopping Malls.

Purpose of this study is to make a comprehensive analysis of factors involved in end to end customer decision-making process in Virtual Shopping Malls. This would include not just the factors that motivate customers to make purchase decision but also analyse customer’s decision-making process, VSM services and other factors that make shopping an enjoyable experience to create loyalty and repeat purchases from the E-retailers Virtual Shopping Mall.

We believe that the study would be useful to E-retailers in designing strategies and policies to maximise revenue from VSM.

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