

# INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

I  
J  
R  
C  
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

*Indexed & Listed at:*

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A., Google Scholar,

Open J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C)].

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 5220 Cities in 187 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

## CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	<b>CONSUMER BEHAVIOUR TO PURCHASE ECO FRIENDLY CAR IN THE CITY OF PUNE AND AURANGABAD</b> <i>DR. SURESH CHANDRA PADHY &amp; AMEER HUSSAIN A</i>	1
2.	<b>CUSTOMER EXPERIENCE AND CHURN MANAGEMENT IN ONLINE AND MOBILE COMMERCE COMPANIES</b> <i>SUNIL PATIL, YATIN JOG, PUSHPENDRA THENUAN &amp; PARVINDER SINGH VIRDI</i>	7
3.	<b>SKILL GAP ANALYSIS IN GARMENT MANUFACTURING MSME SECTOR OF ANDHRA PRADESH</b> <i>DR. MADHUSUDHAN RAO</i>	14
4.	<b>THE IMPACT OF HUMAN RESOURCE MANAGEMENT ON ENVIRONMENTAL PERFORMANCE AT EMPLOYEE LEVEL: A REVIEW OF LITERATURE</b> <i>ATO. ADEBA HUNDERA</i>	19
5.	<b>STARTUP: FAILURE TO SUCCESS</b> <i>DR. ASHA NAGENDRA, PANKAJ KUMAR SARANGI &amp; ABHISHEK SINGH</i>	21
6.	<b>MAKE IN INDIA POLICY OF 2014 AND THE SELF RELIANCE OBJECTIVE OF THE 1956 INDUSTRIAL POLICY: WILL THE OUTCOMES BE BASED ON INTRINSIC DIFFERENCES OR A TIME-CONTEXTUAL POSITIONING?</b> <i>MRIDULA GOEL &amp; MADHAV AGRAWAL</i>	24
7.	<b>'STARTUP INDIA, STANDUP INDIA': AN OUTSTANDING DRIVE FOR EMPLOYMENT GENERATION AND WEALTH CREATION!</b> <i>DR. SURYA RASHMI RAWAT, HARSHITA KAPOOR, AARUSHI SAHU &amp; APPORVA JAIN</i>	28
8.	<b>LGBT: DEGREE OF ACCEPTANCE IN ORGANIZATIONS OR WORKPLACES IN INDIA</b> <i>DR. JAYA CHITRANSHI, ANKITA CHOUDHARY, DEEPIKA ULLATIL &amp; RAMENDRA SHARMA</i>	36
9.	<b>CONSTRAINTS AND OPPORTUNITIES OF AGRICULTURAL COOPERATIVES: THE CASE OF SELECTED PRIMARY DAIRY COOPERATIVES SOCIETIES IN TIYO DISTRICT, ARSI ZONE OF OROMIA REGION, ETHIOPIA</b> <i>KEDIR AMARE FURO</i>	42
10.	<b>MAKE IN INDIA AND FINANCIAL INCLUSION</b> <i>PHIZA MOULAVI</i>	47
	<b>REQUEST FOR FEEDBACK &amp; DISCLAIMER</b>	52

***CHIEF PATRON*****PROF. K. K. AGGARWAL**

Chairman, Malaviya National Institute of Technology, Jaipur  
*(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)*

Chancellor, K. R. Mangalam University, Gurgaon  
 Chancellor, Lingaya's University, Faridabad  
 Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi  
 Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

***FOUNDER PATRON*****LATE SH. RAM BHAJAN AGGARWAL**

Former State Minister for Home & Tourism, Government of Haryana  
 Former Vice-President, Dadri Education Society, Charkhi Dadri  
 Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

***FORMER CO-ORDINATOR*****DR. S. GARG**

Faculty, Shree Ram Institute of Business & Management, Urjani

***ADVISOR*****PROF. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

***EDITOR*****PROF. R. K. SHARMA**

Professor & Dean, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

***EDITORIAL ADVISORY BOARD*****DR. CHRISTIAN EHIUBUCHE**

Professor of Global Business/Management, Larry L Luig School of Business, Berkeley College, Woodland Park NJ 07424, USA

**PROF. SIKANDER KUMAR**

Chairman, Department of Economics, Himachal Pradesh University, Shimla, Himachal Pradesh

**DR. JOSÉ G. VARGAS-HERNÁNDEZ**

Research Professor, University Center for Economic & Managerial Sciences, University of Guadalajara, Guadalajara, Mexico

**PROF. RAJENDER GUPTA**

Convener, Board of Studies in Economics, University of Jammu, Jammu

**DR. TEGUH WIDODO**

Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Terusan Buah Batu, Kabupaten Bandung, Indonesia

**PROF. S. P. TIWARI**

Head, Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

**DR. KAUP MOHAMED**

Dean & Managing Director, London American City College/ICBEST, United Arab Emirates

**SUNIL KUMAR KARWASRA**

Principal, Aakash College of Education, ChanderKalan, Tohana, Fatehabad

**DR. MIKE AMUHAYA IRAVO**

Principal, Jomo Kenyatta University of Agriculture and Technology (JKUAT), Westlands Campus, Nairobi-Kenya

**PROF. M. S. SENAM RAJU**

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

**DR. NEPOMUCENO TIU**

Chief Librarian & Professor, Lyceum of the Philippines University, Laguna, Philippines

**PROF. PARVEEN KUMAR**

Director, M.C.A., Meerut Institute of Engineering & Technology, Meerut, U. P.

**DR. ANA ŠTAMBUK**

Head of Department in Statistics, Faculty of Economics, University of Rijeka, Rijeka, Croatia

**PROF. H. R. SHARMA**

Director, Chhatrapati Shivaji Institute of Technology, Durg, C.G.

**DR. CLIFFORD OBIYO OFURUM**

Director, Department of Accounting, University of Port Harcourt, Rivers State, Nigeria

**DR. SHIB SHANKAR ROY**

Professor, Department of Marketing, University of Rajshahi, Rajshahi, Bangladesh

**PROF. MANOHAR LAL**

Director & Chairman, School of Information & Computer Sciences, I.G.N.O.U., New Delhi

**DR. SRINIVAS MADISHETTI**

Professor, School of Business, Mzumbe University, Tanzania

**PROF. ANIL K. SAINI**

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

**PROF. R. K. CHOUDHARY**

Director, Asia Pacific Institute of Information Technology, Panipat

**DR. VIJAYPAL SINGH DHAKA**

Dean (Academics), Rajasthan Institute of Engineering & Technology, Jaipur

**PROF. NAWAB ALI KHAN**

Professor, Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

**DR. EGWAKHE A. JOHNSON**

Professor, Babcock University, Ilishan-Remo, Ogun State, Nigeria

**DR. ASHWANI KUSH**

Head, Computer Science, University College, Kurukshetra University, Kurukshetra

**PROF. ABHAY BANSAL**

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

**DR. BHARAT BHUSHAN**

Head, Department of Computer Science & Applications, Guru Nanak Khalsa College, Yamunanagar

**MUDENDA COLLINS**

Head of the Department of Operations & Supply Chain, The Copperbelt University, Zambia

**Dr. MURAT DARÇIN**

Associate Dean, Gendarmerie and Coast Guard Academy, Ankara, Turkey

**DR. YOUNOS VAKIL ALROAIA**

Head of International Center, DOS in Management, Semnan Branch, Islamic Azad University, Semnan, Iran

**SHASHI KHURANA**

Associate Professor, S. M. S. Khalsa Lubana Girls College, Barara, Ambala

**DR. SEOW TA WEEA**

Associate Professor, Universiti Tun Hussein Onn Malaysia, Parit Raja, Malaysia

**DR. OKAN VELI ŞAFAKLI**

Associate Professor, European University of Lefke, Lefke, Cyprus

**DR. MOHINDER CHAND**

Associate Professor, Kurukshetra University, Kurukshetra

**DR. BORIS MILOVIC**

Associate Professor, Faculty of Sport, Union Nikola Tesla University, Belgrade, Serbia

**DR. IQBAL THONSE HAWALDAR**

Associate Professor, College of Business Administration, Kingdom University, Bahrain

**DR. MOHENDER KUMAR GUPTA**

Associate Professor, Government College, Hodal

**DR. ALEXANDER MOSESOV**

Associate Professor, Kazakh-British Technical University (KBTU), Almaty, Kazakhstan

**DR. MOHAMMAD TALHA**

Associate Professor, Department of Accounting & MIS, College of Industrial Management, King Fahd University of Petroleum & Minerals, Dhahran, Saudi Arabia

**DR. ASHOK KUMAR CHAUHAN**

Reader, Department of Economics, Kurukshetra University, Kurukshetra

**DR. RAJESH MODI**

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

**WILLIAM NKOMO**

Asst. Head of the Department, Faculty of Computing, Botho University, Francistown, Botswana

**YU-BING WANG**

Faculty, department of Marketing, Feng Chia University, Taichung, Taiwan

**DR. SHIVAKUMAR DEENE**

Faculty, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

**DR. MELAKE TEWOLDE TECLEGHIORGIS**

Faculty, College of Business & Economics, Department of Economics, Asmara, Eritrea

**DR. BHAVET**

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

**DR. THAMPOE MANAGALESWARAN**

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

**ASHISH CHOPRA**

Faculty, Doon Valley Institute of Engineering & Technology, Karnal

**SURAJ GAUDEL**

BBA Program Coordinator, LA GRANDEE International College, Simalchaur - 8, Pokhara, Nepal

**DR. SAMBHAVNA**

Faculty, I.I.T.M., Delhi

## CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to the recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript** **anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com) or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

## GUIDELINES FOR SUBMISSION OF MANUSCRIPT

### 1. **COVERING LETTER FOR SUBMISSION:**

DATED: \_\_\_\_\_

#### **THE EDITOR**

IJRCM

**Subject:** SUBMISSION OF MANUSCRIPT IN THE AREA OF \_\_\_\_\_.

(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

#### **DEAR SIR/MADAM**

Please find my submission of manuscript titled ' \_\_\_\_\_ ' for likely publication in one of your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published anywhere in any language fully or partly, nor it is under review for publication elsewhere.

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to inclusion of their names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

#### **NAME OF CORRESPONDING AUTHOR**

Designation/Post\* :

Institution/College/University with full address & Pin Code :

Residential address with Pin Code :

Mobile Number (s) with country ISD code :

Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No) :

Landline Number (s) with country ISD code :

E-mail Address :

Alternate E-mail Address :

Nationality :

\* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation etc. **The qualification of author is not acceptable for the purpose.**

**NOTES:**

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. **pdf. version is liable to be rejected without any consideration.**
  - b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail:**  
**New Manuscript for Review in the area of** (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)
  - c) There is no need to give any text in the body of the mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
  - d) The total size of the file containing the manuscript is expected to be below **1000 KB.**
  - e) Only the **Abstract will not be considered for review** and the author is required to submit the **complete manuscript** in the first instance.
  - f) **The journal gives acknowledgement w.r.t. the receipt of every email within twenty-four hours** and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
  - g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
2. **MANUSCRIPT TITLE:** The title of the paper should be typed in **bold letters, centered and fully capitalised.**
  3. **AUTHOR NAME (S) & AFFILIATIONS:** Author (s) **name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address** should be given underneath the title.
  4. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
  5. **ABSTRACT:** Abstract should be in **fully italic printing**, ranging between **150 to 300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA. Abbreviations must be mentioned in full.**
  6. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
  7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at [www.aea-web.org/econlit/jelCodes.php](http://www.aea-web.org/econlit/jelCodes.php). However, mentioning of JEL Code is not mandatory.
  8. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER. It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.**
  9. **HEADINGS:** All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
  10. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised.
  11. **MAIN TEXT:**

**THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:****INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESIS (ES)****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****LIMITATIONS****SCOPE FOR FURTHER RESEARCH****REFERENCES****APPENDIX/ANNEXURE****The manuscript should preferably be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.**

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self-explained, and the **titles must be above the table/figure. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **REFERENCES:** The list of all references should be alphabetically arranged. **The author (s) should mention only the actually utilised references in the preparation of manuscript** and they may follow Harvard Style of Referencing. **Also check to ensure that everything that you are including in the reference section is duly cited in the paper.** The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
  - Use (ed.) for one editor, and (ed.s) for multiple editors.
  - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc., in chronologically ascending order.
  - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
  - The title of books and journals should be in italic printing. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
  - For titles in a language other than English, provide an English translation in parenthesis.
  - **Headers, footers, endnotes and footnotes should not be used in the document. However, you can mention short notes to elucidate some specific point,** which may be placed in number orders before the references.

**PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:**

**BOOKS**

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

**CONTRIBUTIONS TO BOOKS**

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

**JOURNAL AND OTHER ARTICLES**

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

**CONFERENCE PAPERS**

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

**UNPUBLISHED DISSERTATIONS**

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

**ONLINE RESOURCES**

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

**WEBSITES**

- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>



**CUSTOMER EXPERIENCE AND CHURN MANAGEMENT IN ONLINE AND MOBILE COMMERCE COMPANIES****SUNIL PATIL****DIRECTOR****SYMBIOSIS INSTITUTE OF TELECOM MANAGEMENT (SITM)****PUNE****YATIN JOG****ASST. PROFESSOR****SYMBIOSIS INSTITUTE OF TELECOM MANAGEMENT (SITM)****PUNE****PUSHPENDRA THENUAN****STUDENT****SYMBIOSIS INSTITUTE OF TELECOM MANAGEMENT (SITM)****PUNE****PARVINDER SINGH VIRDI****STUDENT****SYMBIOSIS INSTITUTE OF TELECOM MANAGEMENT (SITM)****PUNE****ABSTRACT**

Number of online commerce companies has been launched in the past few years due to advent of technologies, penetration of smart devices, access to broadband services, and for providing customers different shopping experience. These companies are building strong logistics and operational capabilities. Similarly, they are building global supply chain so that customers have choice and access for the products at competitive prices. Penetration of smart phones continues to increase as affordability is enhanced due to falling prices. Hence customers are enjoying mobility while doing commerce or shopping. The business models or operational models adopted by most of these companies are almost similar. This is posing a major challenge to companies hence they have to be innovative, creative, operationally efficient, and most importantly provide excellent customer experience. This paper presents review of existing working models adopted by most online commerce companies. A set of critical parameters are identified from customer experience point of view. A survey was conducted and feedback was sought by users in various sections in the society. The data collected from this survey was analysed to confirm the validity of selected parameters and also rank them in the order of importance so that companies can make necessary changes in the operational model. In this highly competitive service industry survival for a 'me too' is simply not possible and customer experience will be a critical factor for maintaining churn at low levels and ensuring repeat business by customers.

**KEYWORDS**

online, mobile, customer experience, commerce, smart phones.

**1.0 INTRODUCTION**

Businesses are key drivers of growth for a nation and its people. Today, in a cluttered business environment it is important that opportunities are capitalized and sound business is established. Due to increased access to broadband and penetration of mobile phones, increasing number of users has started using internet for most of their personal and professional transactions including shopping. India has over billion subscribers for mobile communication and increasing. The middle class population in the urban cities alone is around 350-400 million people. This demographic provides an excellent opportunity for online commerce.

**TABLE 1: GROWTH IN NUMBER OF INTERNET USERS IN INDIA**

Year	Number of Internet User in India (Million)
2013	110
2014	159
2015	213
2016	236
2017	314

Sources: (Srivastava, 2015)

Almost 3.6 billion people worldwide (Internet live stats, 2016) use internet today which is grown from 40.69 % (ITU, World Bank, 2014) of world population in 2014. As a matter of fact, in developing countries alone the number of internet users has more than doubled since 2009. In India, Mobile Internet users reached to 371 million by June 2016 (Indian Express, 2016).

Internet user penetration has reached 49.2 % globally (Internet world stats, 2016) but growth rate in developing countries remain relatively low at 3.3% compared to 8.7% in developed countries. Huge business opportunity also lies in 4 billion people who are not yet connected to the internet (Erik Hersman, 2014).

The Table 1 shows number of smartphone users in developed and developing countries. For the first time, more than one-quarter of the global population will use smartphones in 2015, and by 2018 more than 2.5 Billion consumers worldwide would have Smart phones (eMarketer, 2014)

TABLE 2: RANKING OF COUNTRIES BY NUMBER OF SMART PHONE USERS, 2013 TO 2018

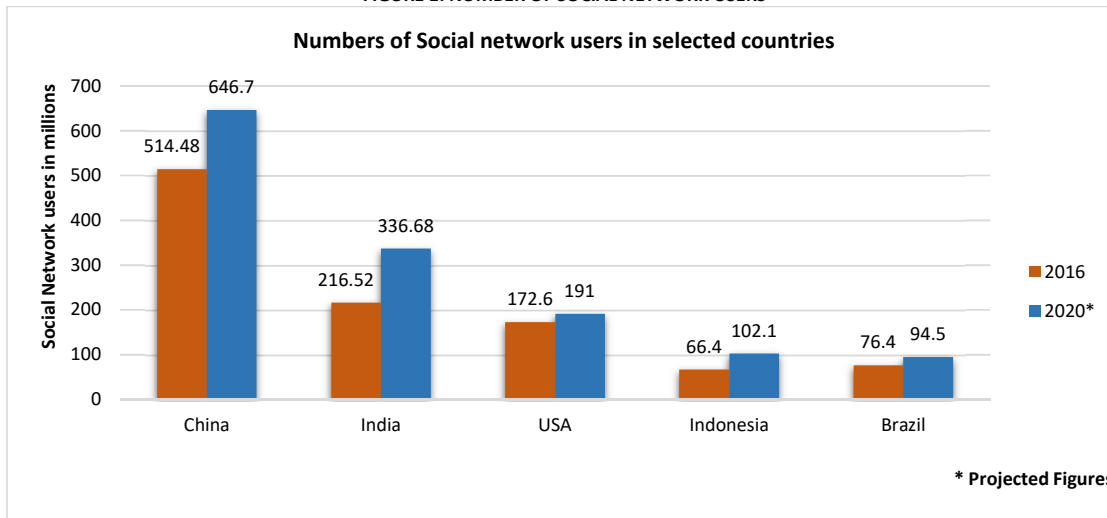
Top 7 countries, Ranked by the smartphone users, 2013-2018 (In millions)						
Country	2013	2014	2015 (E)	2016 (E)	2017 (E)	2018 (E)
China*	436.1	519.7	574.2	624.7	672.1	704.1
US**	143.9	165.3	184.2	198.5	211.5	220.0
India	76.0	123.3	167.9	204.1	243.8	279.2
Japan	40.5	50.8	57.4	61.2	63.9	65.5
Russia	35.8	49.0	58.2	65.1	71.9	76.4
Brazil	27.1	38.8	48.6	58.5	66.6	71.9
Indonesia	27.4	38.3	52.2	69.4	86.6	103.0
Global	1311.2	1639.0	1914.6	2155.0	2380.2	2561.8

Note: Individuals of the age who own atleast one Smartphone and use the smartphone(s) atleast once per month;\*excludes Hong Kong, \*\*Forecast from August 2014,(E)-Estimates

Source: (eMarketer, 2014)

Social network is today one of the mediums which companies use to market their products and make selling proposition to the consumers. As shown in figure 2, number of social media users has grown substantially in the past couple of years. As of the second quarter of 2016, Facebook alone had 1.71 billion monthly active users (Statista, 2016a)

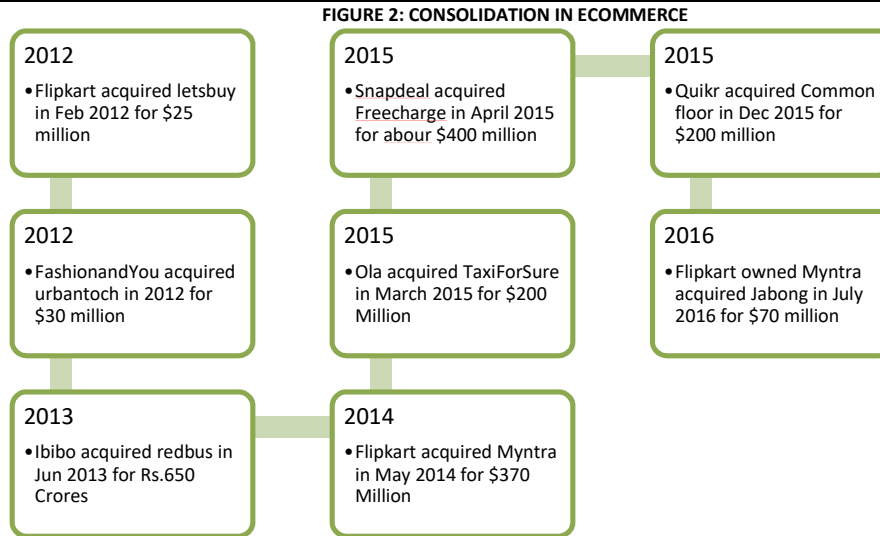
FIGURE 1: NUMBER OF SOCIAL NETWORK USERS



Source: (Statista, 2016b)

The number of users of online commerce in India may be comparatively lower than the US and other European markets, but it continues to grow at a rapid rate with many new entrants. Currently, eCommerce is heavily dependent on the web and smartphone revolution that has essentially altered the way businesses interact with customers.

The growing population and demographics of India will probably be the major driving force behind the explosion of eCommerce in the near future. Indian eCommerce industry has grown substantially in the past few years, especially the online retail sector. In 2007, Flipkart, an eCommerce company was founded by Sachin Bansal and Binny Bansal. It is registered in Singapore and it operates in India, where it is headquartered in Bangalore, Karnataka. Flipkart today is one of the largest player in the Indian eCommerce market. Snapdeal, established in the year 2010, was first in India to move to the Marketplace model. Amazon entered Indian market in 2013. Entry of this eCommerce giant in the Indian market has not only spurred heightened competition, but has also increased the pace of consolidation in last four years in an eCommerce space. There have been several mergers and acquisitions as the eCommerce industry in India matures as shown in figure 2.



Source: (Jai Vardhan, 2016)

The eCommerce industry continues to grow top line at a healthy clip. Presently B2C (Business to Customers) segment alone is about \$16 billion dollars Gross Merchant Value (GMV). It is projected to cross over \$100 billion dollars by year 2020. Government agencies such as Indian Railways have also started offering number of online services to customers which is values at \$1-1.2 billion dollars.

**TABLE 3: SIZE OF e-COMMERCE INDUSTRY IN INDIA (INCLUDES ONLY B2C e-TAIL EXCLUDING ONLINE TRAVEL AND CLASSIFIEDS)**

Year	Total e-Commerce size(\$ Billion)
2013	2.9
2014	13.6
2015	16.0
2018*	40.3
2020*	101.9

Source: (CII & Deloitte, 2016)

**2.0 CURRENT GLOBAL SCENARIO**

The eCommerce share of users in the countries like the US, Europe and Japan are seeing slower growth in home markets and hence moving towards India, Brazil and China which have forecast growth rates of more than 20% over the coming years (ASSOCHAM & Deloitte, 2015) as shown in figure 4 and also as discussed in the previous section.

**TABLE 4: COMPARISON OF WORLD ECONOMIES IN e-COMMERCE**

**Countries with Largest Share of Global E-shoppers**  
Ranked by 2019 Projections (% of Total)

2019 Rank		2019	2015
1	China	29.0%	28.6%
2	India	11.6%	5.6%
3	U.S.	9.4%	11.7%
4	Japan	3.9%	5.3%
5	Indonesia	3.0%	1.5%

Source: (Jim Erickson, 2016)

**3.0 CHALLENGES FOR eCOMMERCE COMPANIES IN INDIA**

Digital commerce market in India will touch \$100 billion dollars by the end of 2020 on the back of growing internet using population and increased online shoppers due to increase in digital penetration as number of online shoppers is likely to touch 220 million in 2020 from 39 million in 2015 (CII & Deloitte, 2016). The hotel booking business grew 165% year in December 2015, while spend on online railway ticket booking grew at around 34% in 2015 (Neha Alawadhi, 2016). The eCommerce industry is relatively new in India hence there are number of challenges faced by the service providers. Some of the challenges are listed below based on discussions with professionals engaged in this industry:

1. Indian customers return much of the merchandise they purchase online.
2. Cash on delivery (CoD) is the preferred payment mode.
3. Payment gateways have a high failure rate.
4. Internet penetration is low.
5. Feature phones still rule the roost.
6. Postal addresses are not standardized.
7. Logistics is a problem in thousands of Indian towns.
8. Overfunded competitors are driving up cost of customer acquisition.

**4.0 CUSTOMER CHURN AND CUSTOMER EXPERIENCE**

Consumers today have more places and ways to shop than ever. Hence they have increasingly shorter attention span. It is imperative for eCommerce service providers to provide customers pleasant and easy shopping experience so that they will continue to shop and provide repeat business. Attractiveness and usability are important requirements considerations for e-commerce (Oscar de Bruijn, 2007). As majority of target audience for Indian Ecommerce Company is younger generation which give more importance to appearance/attractiveness which enhance customer experience (Lightner, 2003).

Customer shopping experience depends on the efficient implementation of the operational model by the service providers and ensuring that all the stakeholders in the value chain deliver quality service. Some of the services in the chain include being able to buy online and return to the store, or buy online and pick up in the store, ability to have multiple payment types, use of different credit cards as well as things like bill-me-later or PayPal. It is extremely important for an eCommerce company to understand the customer such as products or services preferences, buying pattern and habits, spending capability, geographical location etc. The customer must feel secure about all the online transactions just the way s/he feels while doing physical transactions. Since the business model adopted by most eCommerce companies is identical, that is, a marketplace model companies have to be innovative in providing services. The quality of service decides if the customer will continue to shop with certain companies or switch to others. Companies have capability to analyse and access customer behaviour data which could be used for providing very personal shopping experience.

**5.0. RESEARCH OBJECTIVES**

1. To review of existing working models adopted by most online commerce companies.
2. To identify critical parameters for Ecommerce from customer experience point of view.
3. To understand the customer’s perspective of the quality of service provided by the Ecommerce companies and also to identify the areas where the companies needed to shift their focus
4. To provide recommendation based on analysis to enhance customer experience and reduce increasing rate of customer churn

**6.0 METHODOLOGY AND APPROACH**

The proposed research adopted quantitative research methodology where questionnaire was designed keeping in mind the various dimensions of the eCommerce space. The survey was conducted across various sections of the users. The total number of responses received was 110. The mean age of the respondents was 24 years. The age bracket for the survey was not predetermined, however the respondents were aged between 18 to 42 years. The respondents belonged to urban areas only.

The primary research was carried out by collecting primary data using a comprehensive questionnaire. The secondary research comprised of reports from various organisations like PwC, KPMG, ITU and BCG. It also included study of various articles from renowned publications.

**QUESTIONNAIRE DESIGN**

The objective of the research questionnaire was to understand the customer’s perspective of the quality of service provided by the eCommerce companies and also to identify the areas where the companies needed to shift their focus.

The questionnaire was prepared keeping in mind various dimensions of the eCommerce space. These included Quality of Service, Safety, Payment, Interface and Delivery. These dimensions are clearly related to providing excellent customer experience hence minimizing the churn. Following are considered as the set of critical parameters from customer experience point of view which defines the essence of the questionnaire:

1. Whether the respondent is a regular user or not
2. Frequency of shopping online
3. Average monthly spending
4. Perception of safety related to personal identity and transactions
5. Trust worthiness of the online players
6. Preference of Usage (Website Vs Mobile application)
7. Impact of e-Commerce players advertising on social media
8. Associated risks in e-Commerce
9. Preferred method of payment
10. Mismatch between expected quality and actual quality

**7.0 ANALYSIS AND KEY FINDINGS**

For any business to grow and prosper, it is necessary that the core profit making areas are identified and optimum utilisation of the resource is carried out to enhance and improve them.

This study revealed interesting scenario where it was observed that the e-Commerce services like Carpooling and online ticketing are becoming equally profitable as the online retail or e-tail. 82.70% of the total number of respondents using online retail and 79.10% use other eCommerce services.

**TABLE 5: KIND OF e-COMMERCE WEBSITES IN USE**

Where does the profit lie?	Percent's
Online Retail	82.70%
Services	79.10%
Others	27.30%

Whether a product or a service is a success or a failure largely depends on the usage pattern of the customer. In the eCommerce space, since customer loyalty is difficult to come by, it becomes extremely important to understand the usage behaviour of the customers. From the

**TABLE 6: USAGE PATTERN OF THE CUSTOMERS ONLINE**

Usage Pattern	Percent's
Frequently	44%
Sometimes	52%
Rarely	4%

Survey, it can be seen that only 44% of the total respondents are frequent users of the eCommerce space.

**TABLE 7: SAFETY OF TRANSACTION**

Is Your Transaction Safe?	Percent's
Agree	69%
Disagree	5%
Can't Say	26%

When it comes to spending over the internet, 65% of the respondents spent less than Rs. 1000 per month. The amount spent per month is seen to be increasing with the steady growth that is taking place in the eCommerce market. 48.2% of the respondents are not sure whether their personal information like name,

address, phone number and email id are safe in the hands of the eCommerce players. 27.3% feel that their information is unsafe. This clearly shows lack of trust among the customers. The lack of trust is also vindicated by the fact that only 39 out of the 110 respondents believe that the rating of the sellers is genuine. The main objectives of electronic payment system are to increase efficiency, improve security, and enhance customer experience and ease of use (Abhay, 2012). Safety is one of the major issues that the Indian customers are worried about. Although 69.1% of the respondents said that the online transactions are safe, yet 49.1% believe that online payment is the most risky of all.

TABLE 8: APPLICATION VS WEBSITE

War of Application and Website	
Platform	Percent's
Mobile App	35%
Website	65%

28 out of 110 respondents consider delivery of goods to be a risky affair. 71.9% of the respondents have not received their ordered goods/services on time. Frequent delay in delivery tests the patience of the customer that may lead to churn in the longer run. Even though smartphones and applications are considered to be the future, ignoring the present is a not wise idea. That 65% of the total respondents still prefer using website than applications. The data in following figure shows that 58% of the respondents preferred Cash on delivery as the most convenient mode of payment in comparison to 42.2% who preferred paying online).

FIGURE 3: PAYMENT METHOD

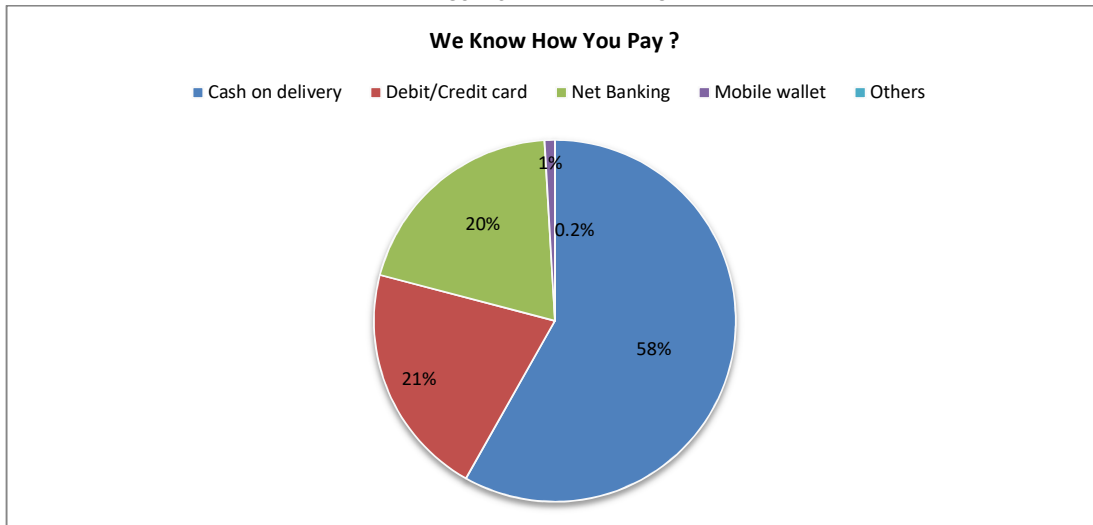
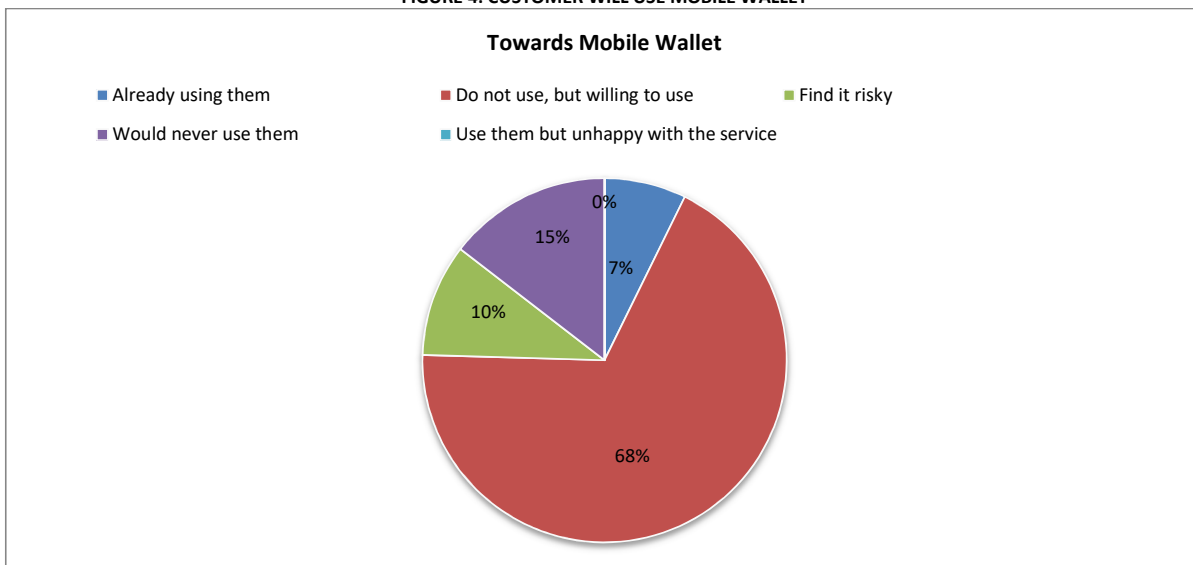


Figure shows, that those who do not use wallet services but are willing to use are 68% of the total respondents.

As per (IBEF & HT Business, 2016) The acceptance of mobile wallets system for e-commerce transactions has been increased among customers with an annual growth rate of 180%.

FIGURE 4: CUSTOMER WILL USE MOBILE WALLET



That 69% of the respondents mostly get the expected quality of service. However, only 24% sometimes get the QOS as desired.

TABLE 9: DESIRED QUALITY OF SERVICE

Quality Of Service	Percent's
Mostly	69%
Sometimes	24%
Always	5%
Never	2%

## 8.0 RECOMMENDATIONS

The findings and recommendations from the research can be used by eCommerce industry players to enhance the customer experience and reduce the increasing rate of churn. These recommendations become relevant in the extensively cluttered eCommerce space.

Following are the recommendations made on the basis of the analysis and key findings;

1. The eCommerce companies need to identify as to why 56% of the total respondents were not frequent users of the eCommerce space and should take measures to bridge this gap.
2. Trust is one of the most important factors to build a fruitful customer relationship. However, from our research we have identified that the trust factor among the customers is low. This directly impacts the growth prospects of the industry. E-Commerce industry needs to formulate a trust building exercise for its customers. This may include,
  - a. Promoting the brand as the most trusted one through ATL, BTL and TTL communication strategies.
  - b. Make the customer feel like family and avoid any inconvenience to the customer. A negative word of mouth has an avalanche effect on the brand image of the company.
  - c. The rating of the sellers needs to have a transparent mechanism where the parameters and methodology are made clear to the customers.
3. Since, it is already established that the customers consider online transactions to be safe it is high time that the procedure for online payment is made easier. One click payment option should be made available readily to the customers who are willing to use the service. Instant reverting back the transaction should be allowed to the customer in case of cancellation of order.
4. With a large population in India still using 2G network and the ones using 3G have patched connectivity, the experience of using a mobile application can be daunting. Also, the rural population is still using feature phones. Thus, we recommend that a light version of the application must be designed keeping in mind the rural sector and as far as the urban sector is concerned, the interface should be aligned with the requirements of the customer. Customisation of content is one way to go. The other may be localisation of content for both urban and rural sectors.
5. Improved technology to the extent of tracking the order should logically reduce churn. However, as already mentioned earlier, due to extensive cluttering, it is very convenient for the customer to switch from one player to another. This can be tackled by information tracking solution both at customer as well as company's end. The customer should be provided with real time information of the package and the company should be able to track the delivery person for timely delivery of goods/services.
6. Online payment is the considered to be the safest by the respondents yet they prefer Cash on Delivery (COD) as the preferred mode of payment. Does this mean that the online cashback and discount schemes for paying online are failing? May be not, since the online transactions seem to be increasing but not in linearity with the number of people who are willing to pay online. The study suggests that the online and mobile commerce companies should drive the consumers towards mobile wallet payment and payment banking.
7. Usage of Virtual walls and virtual mirror technology can be promoted extensively. In India, HomeShop18 launched India's first virtual-shopping wall. Scan N Shop at New Delhi's International Airport uses a similar technological interface.
8. More focus needs to be put on the supply chain and delivery management systems.

## 9.0 FUTURE SCOPE OF THE RESEARCH

This study is work in progress as the eCommerce industry is extremely dynamic and is going through several changes for enhancing the top line and bottom line while keeping in mind the customer experience.

The objective of the research is to conduct a comprehensive study of the online and mobile commerce industry and suggest recommendations to enhance the customer experience and manage the churn. But in the course of the study we have identified the immense potential of the Indian semi urban and rural market. The future growth is expected to come from 68.84 % of the Indian population living in rural areas (Census of India, 2011). The expectation, preference and behaviour of the rural market are enormously different from that of the urban market. Hence, further research is underway by taking rural population into the survey. This work will identify behaviour pattern, expectation, experience, loyalty and possibility of churn of the rural consumers. As the lines have disappeared between eCommerce and mCommerce, the researchers intend to study various aspects of related to mobility, network coverage, available data rate, ease of using smart phones, etc.

## 10.0 CONCLUSION

According to (PwC, 2014) emergence of new technologies, especially mobile, in India has sparked a social change that's difficult to quantify. Quantification of mobile, internet, and social media penetration and growth is possible but what is challenging is describing the changes in social values and lifestyles that have accompanied those trends. The change in the social values and lifestyle redefines the expectation of the consumers. These expectations results in demand for a unique customer experience and make it more challenging to provide the right kind of customer satisfaction.

The eCommerce industry in India may currently be behind its counterparts in a number of developed countries and even some emerging markets yet it has access to funds from within the country and international investors. The industry must address issues related Customer loyalty to reduce churn. Overall, the eCommerce sector is maturing and a number of serious players are entering the market.

There will be challenges, be it operational, regulatory, or digital. How a company prepares itself to meet these challenges will decide whether or not it succeeds.

## REFERENCES

1. Abhay. (2012). Electronic Commerce and E-wallet. *International Journal of Recent Research and Review*, 1. Retrieved from <http://www.ijrr.com/papers/8%20E-wallet.pdf>
2. Anand J. (2013). *Inventory based model is dead*. Financial Express. Retrieved from <http://www.financialexpress.com/archive/inventory-based-model-is-dead/1124051/>
3. ASSOCHAM, & Deloitte. (2015). *Future of e-Commerce: Uncovering Innovation*. Retrieved from <https://www2.deloitte.com/content/dam/Deloitte/in/Documents/technology-media-telecommunications/in-tmt-future-of-e-commerce-noexp.pdf>
4. Census of India. (2011). *Rural urban distribution of population*. Ministry of Home Affairs, India. Retrieved from [http://censusindia.gov.in/2011-prov-results/paper2/data\\_files/india/Rural\\_Urban\\_2011.pdf](http://censusindia.gov.in/2011-prov-results/paper2/data_files/india/Rural_Urban_2011.pdf)
5. CII, & Deloitte. (2016). *e-Commerce in India A Game Changer for the Economy*. Confederation of Indian Industry. Retrieved from <https://www2.deloitte.com/content/dam/Deloitte/in/Documents/technology-media-telecommunications/in-tmt-e-commerce-in-india-noexp.pdf>
6. eMarketer. (2014). *2 Billion Consumers Worldwide to Get Smart(phones) by 2016*. Retrieved from <http://www.emarketer.com/Article/2-Billion-Consumers-Worldwide-Smartphones-by-2016/1011694>
7. Erik Hersman. (2014). *40% of the world is on the internet" and other 2014 stats*. Retrieved from <http://www.brck.com/2014/05/40-of-the-world-is-on-the-internet-and-other-2014-stats/#.V9B6JuT9wxY>
8. IBEF, & HT Business. (2016). *Mobile wallets, e-commerce transactions on a rise*. Retrieved from <http://www.ibef.org/news/mobile-wallets-e-commerce-transactions-on-a-rise-survey>
9. Indian Express. (2016). *Mobile Internet users in India to reach 371 mn by June 2016*. Retrieved from <http://indianexpress.com/article/technology/tech-news-technology/mobile-internet-users-in-india-to-reach-371-mn-by-june-2016/>
10. Internet live stats. (2016). *Internet users in the world*. Retrieved from <http://www.internetlivestats.com/internet-users/>
11. Internet world stats. (2016). *World Internet Users and 2016 Population Stats*. Retrieved from <http://www.internetworldstats.com/stats.htm>

12. ITU, World Bank. (2014). *Internet users (per 100 people)*. Retrieved from <http://data.worldbank.org/indicator/IT.NET.USER.P2?end=2014&start=2014&view=bar>
13. Jai Vardhan. (2016). *Survival of the fittest — India's e-commerce firms finally face nature's oldest rule*. Retrieved from <https://yourstory.com/2016/07/india-ecommerce-mergers/>
14. Jim Erickson. (2016). *China Will Completely Dominate Global E-commerce*. Retrieved from <http://www.alizila.com/china-completely-dominate-global-ecommerce/>
15. Lightner. (2003). What users want in e-commerce design: effects of age, education and income. *Ergonomics*, 46, 153–168.
16. Neha Alawadhi. (2016, June 7). India's e-commerce market expected to cross Rs 2 lakh crore in 2016. *Economic Times*. Retrieved from <http://economictimes.indiatimes.com/industry/services/retail/indias-e-commerce-market-expected-to-cross-rs-2-lakh-crore-in-2016-iamai/articleshow/52638082.cms>
17. PTI. (2016). *E-commerce revenue to touch \$38 billion in 2016*. GadgetSnow. Retrieved from <http://www.gadgetsnow.com/tech-news/E-commerce-revenue-to-touch-38-billion-in-2016-Assocham/articleshow/50414574.cms>
18. Oscar de Bruijn. (2007). Customer experience requirements for e-commerce websites. *Int. J. Web Engineering and Technology*, 3, 441–464.
19. PwC. (2014). *Future of India: The Winning Leap*. Retrieved from <https://www.pwc.in/assets/pdfs/future-of-india/future-of-india-the-winning-leap.pdf>
20. Srivastava, M. (2015). *Mobile Internet users in India to double by 2017, says study*. Retrieved from <http://www.livemint.com/Industry/VThUq5I4BivpTDZdQb5sNN/Mobile-Internet-users-in-India-to-double-by-2017-says-study.html>
21. Statista. (2016a). *Number of monthly active Facebook users worldwide as of 2nd quarter 2016 (in millions)*. Retrieved from <http://www.statista.com/statistics/264810/number-of-monthly-active-facebook-users-worldwide/>
22. Statista. (2016b). *Number of social network users in selected countries in 2016 and 2020 (in millions)*. Retrieved from <http://www.statista.com/statistics/278341/number-of-social-network-users-in-selected-countries/>
23. Xue Zhao. (2014). Research on E-Commerce Customer Churning Modeling and Prediction. *The Open Cybernetics & Systemics Journal*. Retrieved from <http://benthamopen.com/contents/pdf/TOCSJ/TOCSJ-8-800.pdf>

## **REQUEST FOR FEEDBACK**

**Dear Readers**

At the very outset, International Journal of Research in Computer Application & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue, as well as on the journal as a whole, on our e-mail [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com) for further improvements in the interest of research.

If you have any queries, please feel free to contact us on our e-mail [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com).

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

**Academically yours**

Sd/-

**Co-ordinator**

## **DISCLAIMER**

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.



## ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

### *Our Other Journals*

