

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & 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, Indian Citation Index (ICI), 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 (2012) & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 6303 Cities in 196 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.	A STUDY ON THE SATISFACTION OF SOCIAL MEDIA ADVERTISEMENTS ON YOUNG CUSTOMERS BUYING BEHAVIOURS <i>SUSINDAR KANDASAMY</i>	1
2.	A STUDY ON CONSUMERS PERCEPTION ON E-RETAIL STORES WITH SPECIAL REFERENCE TO ERNAKULAM CITY <i>AISWARYA KRISHNAN, ANILA.C & JAYASHANKAR.J</i>	4
3.	OPPORTUNITIES AND CHALLENGES IN CASHLESS TRANSACTIONS: A STUDY OF FISHER WOMEN IN UNORGANISED SECTOR <i>MALLIKA A SHETTY</i>	14
4.	INDIA & TAX TREATIES <i>SABARINATH T.V.</i>	18
5.	EFFECTS OF THE MANDATORY ADOPTION OF IFRS ON EARNINGS MANAGEMENT IN QUOTED MANUFACTURING COMPANIES IN NIGERIA <i>AGBEYE, SEYI JOHN</i>	20
	REQUEST FOR FEEDBACK & DISCLAIMER	27

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

CO-ORDINATOR**Dr. BHAVET**

Former Faculty, Shree Ram Institute of Engineering & Technology, Urjani

ADVISOR**Prof. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR**Dr. NAWAB ALI KHAN**

Professor & Dean, Faculty of Commerce, Aligarh Muslim University, Aligarh, U.P.

CO-EDITOR**Dr. G. BRINDHA**

Professor & Head, Dr.M.G.R. Educational & Research Institute (Deemed to be University), Chennai

EDITORIAL ADVISORY BOARD**Dr. TEGUH WIDODO**

Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Indonesia

Dr. M. S. SENAM RAJU

Professor, School of Management Studies, I.G.N.O.U., New Delhi

Dr. JOSÉ G. VARGAS-HERNÁNDEZ

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

Dr. CHRISTIAN EHIUBUCHE

Professor of Global Business/Management, Larry L Luing School of Business, Berkeley College, USA

Dr. SIKANDER KUMAR

Vice Chancellor, Himachal Pradesh University, Shimla, Himachal Pradesh

Dr. BOYINA RUPINI

Director, School of ITS, Indira Gandhi National Open University, New Delhi

Dr. MIKE AMUHAYA IRAVO

Principal, Jomo Kenyatta University of Agriculture & Tech., Westlands Campus, Nairobi-Kenya

Dr. SANJIV MITTAL

Professor & Dean, University School of Management Studies, GGS Indraprastha University, Delhi

Dr. D. S. CHAUBEY

Professor & Dean (Research & Studies), Uttaranchal University, Dehradun

Dr. A SAJEEVAN RAO

Professor & Director, Accurate Institute of Advanced Management, Greater Noida

Dr. NEPOMUCENO TIU

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

Dr. RAJENDER GUPTA

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

Dr. KAUP MOHAMED

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

Dr. DHANANJOY RAKSHIT

Dean, Faculty Council of PG Studies in Commerce and Professor & Head, Department of Commerce, Sidho-Kanho-Birsha University, Purulia

Dr. SHIB SHANKAR ROY

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

Dr. S. P. TIWARI

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

Dr. SRINIVAS MADISHETTI

Professor, School of Business, Mzumbe University, Tanzania

Dr. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engg. & Tech., Amity University, Noida

Dr. ARAMIDE OLUFEMI KUNLE

Dean, Department of General Studies, The Polytechnic, Ibadan, Nigeria

Dr. ANIL CHANDHOK

Professor, University School of Business, Chandigarh University, Gharuan

RODRECK CHIRAU

Associate Professor, Botho University, Francistown, Botswana

Dr. OKAN VELI ŞAFAKLI

Professor & Dean, European University of Lefke, Lefke, Cyprus

PARVEEN KHURANA

Associate Professor, Mukand Lal National College, Yamuna Nagar

Dr. KEVIN LOW LOCK TENG

Associate Professor, Deputy Dean, Universiti Tunku Abdul Rahman, Kampar, Perak, Malaysia

Dr. BORIS MILOVIC

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

SHASHI KHURANA

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

Dr. IQBAL THONSE HAWALDAR

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

Dr. DEEPANJANA VARSHNEY

Associate Professor, Department of Business Administration, King Abdulaziz University, Saudi Arabia

Dr. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

Dr. BIEMBA MALITI

Associate Professor, School of Business, The Copperbelt University, Main Campus, Zambia

Dr. ALEXANDER MOSESOV

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

Dr. VIVEK CHAWLA

Associate Professor, Kurukshetra University, Kurukshetra

Dr. FERIT ÖLÇER

Professor & Head of Division of Management & Organization, Department of Business Administration, Faculty of Economics & Business Administration Sciences, Mustafa Kemal University, Turkey

Dr. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

Dr. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

YU-BING WANG

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

Dr. SAMBHAVNA

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

Dr. KIARASH JAHANPOUR

Dean of Technology Management Faculty, Farabi Institute of Higher Education, Karaj, Alborz, I.R. Iran

Dr. TITUS AMODU UMORU

Professor, Kwara State University, Kwara State, Nigeria

Dr. SHIVAKUMAR DEENE

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

Dr. BHAVET

Former Faculty, Shree Ram Institute of Engineering & Technology, Urjani

Dr. THAMPOE MANAGALESWARAN

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

Dr. VIKAS CHOUDHARY

Faculty, N.I.T. (University), Kurukshetra

SURAJ GAUDEL

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

Dr. DILIP KUMAR JHA

Faculty, Department of Economics, Guru Ghasidas Vishwavidyalaya, Bilaspur

FORMER TECHNICAL ADVISOR

AMITA

FINANCIAL ADVISORS

DICKEN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

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 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. 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>

A STUDY ON CONSUMERS PERCEPTION ON E-RETAIL STORES WITH SPECIAL REFERENCE TO ERNAKULAM CITY

AISWARYA KRISHNAN

STUDENT

DEPARTMENT OF COMMERCE & MANAGEMENT

AMRITA SCHOOL OF ARTS & SCIENCES

KOCHI

ANILA.C

STUDENT

DEPARTMENT OF COMMERCE & MANAGEMENT

AMRITA SCHOOL OF ARTS & SCIENCES

KOCHI

JAYASHANKAR.J

ASST. PROFESSOR

DEPARTMENT OF COMMERCE & MANAGEMENT

AMRITA SCHOOL OF ARTS AND SCIENCES

KOCHI

ABSTRACT

The retail sector is modernising and expanding rapidly along with the growth of Indian economy. Now a day's most of the consumers have changed their preferences from organized sectors to organized e-retail formats. Electronic retailing is the sale of goods and services through internet. E-tailing can include business-to-business (B2B) and business-to-consumer (B2C) sale of product and services, through subscription to website content or through advertising. This study aims to measure the consumer preference of mobile phones through e retail format, which product do consumer purchase most, the reason behind their choices, to identify various factors or determinants that influence the consumers, at the same time the level of satisfaction which the consumer receive from this transitions. This study also throws a light on the merger of the organized retail sector with e-retailing formats. The pedagogic tools used are percentage analysis and by preparing questionnaire, personal interviews have also been taken. This study is limited to Cochin City.

KEYWORDS

e-tailing, digitalization, consumer preference, consumer satisfaction, organized retail sector.

JEL CODE

M30

INTRODUCTION



he challenge of the retail business is the human condition"

Howard Schultz

CEO of Starbucks

The human condition is getting advanced day to day. Electronic retailing is the sale of goods and services through the internet. Electronic retailing or e-retailing can include Business to Business (B2B) and Business to customer (B2C) sale of product and services, through websites or through advertising. The technological advancement like smart-phones, connectivity, network, Artificial intelligence etc. made the transformation of organized retailers to e-tailing formats. Getting through unorganized to organized retail and to organized e-retailing formats is one of the major changes that took place in evolution of Indian retail economy. Recently an American based company, Walmart had merged with Flipkart an Indian e-commerce platform which is a big revolution in the retailing sector of India. The e-retail 'head' Flipkart who had pioneered e-retailing in India, merging (with Walmart) indirectly involved into a FDI and also it increases the economic development of the country and consumer satisfaction through providing good quality product and services, providing skilled jobs and fresh opportunity for small and medium enterprise(SME).

"Consumers are the king of the business". As the time passes consumer became more practical and hence brands need to find innovative ways to enhance customer experience through online. Consumerism is having a huge impact on these e-retailing sectors. Consumers prefer the goods according to their needs, quality, at lowest prices and more than that without wasting time, overall what they really expect is transparency in providing accurate information with easy access to the review and information provided. Consumers are able to do their 'branded and quality' shopping without any geographical boundaries.

E-commerce giants like Flipkart, Amazon is also playing a major role in providing consumer satisfaction selling of electronic goods. Especially in the selling of 'smart-phones'e-retailing increased tremendously. The reason behind this is lower price rates of the same products in online as well as offline market which creates change in the consumer behaviour. Brands like Xiaomi; Moto who have a huge customer base is growing tremendously through e-retail sales. There is a huge gap between offline and online due to the introduction of GST regime. The prices of smart-phones in stores have risen as compared to prices of e-retail platforms.

The world of technology and digitalization has a big impact on Consumers. Consumers move from or they are in search of more adoptable methods of shopping in their busy life. Hence e-retail stores play a major role in the life of people today. Also the introduction of e-wallets and e-payments like e-pay, paytm also is a huge benefit for the e-commerce operators. The transformation of economy through digitalized money or cashless economy is holding hands together with e-retailers for providing a better customer satisfaction.

REVIEW OF LITERATURE

In order to have a proper knowledge of the subject, it is essential to know other academic researcher's publications. Thus the planning and execution of any research should be done by thorough review of literature in related topics, since it helps to understand the work that has been done in that area. It eliminates the possibility of unnecessary duplication of efforts, provides valuable information on research techniques. In this part of the review, various national and international literatures related to retail industry and shopping are studied. Topics such as, consumer market, pricing service, convenience, upcoming e-retail formats, shopping

goods, e-retail service quality, online shopping service, consumer perception, preferences and attitude towards e-retailing etc. are studied. The studies provided insight to understand the mind-set of the informed consumers and various retailing activities that enhance the customer satisfaction. Following are some of the literature reviewed in this direction:

- **G.S. Suresh Chander, Chandrshekharan Rajendran, R.N. Antharaman (2002)** "The relationship between service quality and customer satisfaction" The study reveals that customer satisfaction and service quality has emerged as a big concern relating to retailing. It reveals the dependence of consumer satisfaction and service quality.
- **Cygnus (2008)** "Indian Retail Industry" in his findings stressed on the changing consumers trends and preferences and their impact on organized retailing. Study says that retail sector is at a crossroads where the growth of organized retailing and growth in the consumption by the Indian consumers is going to take an elevated growth curve.
- **Singh Sumanjeet (2009)** "Emergence of payment system in the age of electronic commerce" The study discusses on the emergence of electronic cash system, electronic payment system, and electronic cheque system on introduction of e-commerce. It has analysed the difference between each electronic payment system by evaluating their requirements and applicability
- **Ali et al (2010)** "Consumers buying behavior with respect to food and grocery items". It reveals to develop a marketing strategy for a modern food/grocery market based on consumer preferences and behavior. The author is the view that the consumers are in a relatively advantageous position in terms of purchasing power and awareness of health and nutrition. Higher income and educational levels of consumers influence their decisions on product and market attributes, while gender and age seem to have no significant impact. The preferences of the consumers clearly indicate their priority for cleanliness/freshness of food products followed by price, quality, variety, packaging, and non-seasonal availability. The consumers' preference of market/place largely depends on the convenience in purchasing at the market/place along with the availability of additional services, attraction for children, basic amenities and affordability.
- **Monika Gupta and Amit Mittal (2010)** "Consumer perceptions towards different retail format in India". The past study attempts to identify perceptions of consumers towards existing retail formats in India. To have in-depth study of consumer perceptions, the basis on which consumers have been segmented keeping in view the products to be sold. The customers remain in dilemma about outlet choice vs. brand choice. Customers are highly influenced by image of the retail outlet, its attributes, product range, variety, services, employee's behavior, decor, music and marketing strategies. For this, we need to understand the process of outlet selection, consumer choice and shopping behavior, the shopping process, shopper types and shopping strategies, choice decisions during shopping choice, attempts made by marketers to close the gap between expectation and performance. The retailers should put in efforts focusing on attracting the customers towards the store outlets on continual basis by focusing on their distinct features, thus, adding to the retail formats, followed by persuasion of paying a visit to the store causing a positive impact on the prospects by their effective formats.
- **Sudha Vemaraju (2011)** "Changing waves in Indian retailing: Impact of customer perception and CRM on Indian Retailing in the changing Business scenario" reveals the current changing business scenario, retail industry has witnessed major revolution and global attention. The Indian retail industry is the 5th largest and the 3rd attractive destination in the world and account over 10% of the country's GDP and 8% of the total employment. Customer perception towards quality, variety services and customer relationship management and also to know the changing waves in retailing.
- **Deepika Jhamb and Ravi Kiran (2012)** "Emerging Retail format and it's Attribute: An insight to convenient shopping". The outcome of the research reveals that the improvement in retail sectors in India especially the modern retail format, its attributes, and types of goods and impact of consumer demography on the choice of emerging retail formats.
- **Kall Lyttein and Richard J. Boland (2012)**: In their study they have discussed the importance of "digital technology platform, the emergence of distributed innovation". They have deeply studied the changes in the nature of product and services innovation. The fundamental properties of digital technology are re-programmability and data homogenization. Together they provide an environment of open and flexible affordance that is used in creativity innovation.
- **Piyush Kumar Sinha, Srikant Gokhale and Sujo Thomas (2012)** in "Development of Modern Retailing in India. It's Impact on distribution and procurement network and changing consumption pattern" they analysed that entry of retailers in different format including online, has affected an irrelevant change in consumer buying habits and business related to serving these retailers.
- **Arun Thamizhvanam, M.J. Xavier (2013)** "Determinants of customers' online purchase intention: An empirical study in India" the study discusses about the impact on the customer purchase intention and consumer behavior on online retailing
- **Nirankushdutta, Anil.k.Bhat (2014)** "Flipkart: Journey of an Indian ecommerce start up", This study reveals the new strategy or trend introduced by 'Flipkart' a ecommerce site, in-order to capture success till now, they have overcome the hurdles to attain success.
- **Jayakrishnan S Nair (2015)** "E-retailing in India: Opportunities and challenges". The research reveals that e-retailing or online is growing at faster pace in India but along with that growing challenges are also discussed.

NEED AND IMPORTANCE OF THE STUDY

The history of retail industry can be dated back to the economic reforms in India during 1990's. From there onwards there was a tremendous change in market situation with the Indian as well as International cooperate entry into Indian retail scenario, the market has been divided between the unorganized and organized sector and now another big revolution is the bifurcation between organized retail to e-retail. This study will contribute to the understanding of organized retailer's perception towards organized e-retailing justifying the need for research, as this could help retailers to strategize accordingly. An attempt has been made to explore the way e-retailing have dramatically changed not only the Indian organized retailing structure but also the consumption behaviour of the people. The Indian Retail Industry has been fast growing and consumers have started to shift towards e-retailing. The change in the e-retail system and the effect on the organized retailers need an in depth study to access the impact on these e-retailing sites on the present retail system. This study will look into the factors affecting the organized retailers. Also this study will extend towards identifying the reasons of the consumer shift towards e-retail stores.

STATEMENT OF THE RESEARCH PROBLEM

Researchers have introduced various concept and relevant models about e-retails formats and consumer behaviour, most of the studies have focussed on consumer shopping or buying behaviour through e-retail stores and consumer choice on e-retail format. Customers are mainly concerned about the security problem that they may face during the transactions. At present, the net capacity to handle all the transactions is not sufficient, when everyone starts using e-retail stores. So, in some cases e-retail stores are time consuming and late delivery to inner most parts of India. Consumer are very difficult to understand and their expectation due to their various factors influences purchase of merchandise thus, this made us to conduct the study on consumer preference on e-retail stores and awareness regarding e-retail stores and factors affecting the consumers adopting the e-retail shopping.

OBJECTIVES OF THE STUDY

Before the start of any research, it is essential to define the objective of the study.

The present study will be undertaken with the following broad objectives:

1. To analyse the trend in e-retailing
2. To study the impact of organized e-retail stores up to the organized malls.
3. To know the consumer preference on mobile phones through e-retail format.
4. To know the factors which influence consumer preference and the level of satisfaction they get
5. To analyse the responses of organized retailers and to identify various strategies undertaken by organized retail sector to help them build and sustain competitive advantage.

RESEARCH METHODOLOGY

Source of data: The data for the study will be collected from both primary and secondary source. The primary data will be collected by way of well-structured questionnaires and the secondary data will be collected with reference to various online websites.

Population: The sample for the study will be selected from the youth which include both working and non-working class, with the advent of technology and political reforms, more number of people are adopting e-retailing.

Sampling design: Sampling design refers to the technique or procedure that researcher would adopt in selecting item from the sample. The sampling design used for this study is Probability Sampling.

Sample Size: In order to get complete picture of the topic data will be collected from both the users and non-users of e-retailing.

Sampling Method: Random Sampling method is used to collect the data from the respondent.

Tool for analysis: Analysis of the data, which will be collected, is an important aspect of any study. This can be done using various statistical tools. In this study the tool to be used is percentage analysis.

Presentation: The collected data primarily will be presented in the forms of tables, to provide a better understanding of the data. After tabulation, a pictorial representation of the tabulated data is made with the help of graphs, pie charts and bar charts etc. This will provide ease in case of analysis of data.

ANALYSIS AND INTERPRETATION

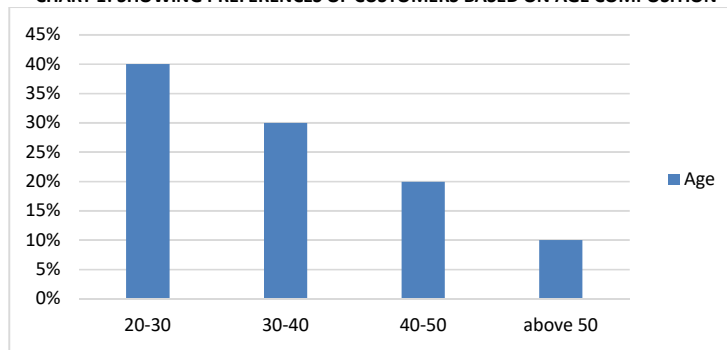
The study is conducted on consumer preference on e-retail stores in Ernakulam city with a sample size of 50 who were consumers of e-retail formats. The results were as stated below.

TABLE 1: SHOWING PREFERENCE OF CUSTOMERS BASED ON AGE COMPOSITION

AGE	RESPONSES	PERCENTAGE
20-30	20	40%
30-40	15	30%
40-50	10	20%
Above 50	5	10%
TOTAL	50	100

Source: Primary Data

CHART 1: SHOWING PREFERENCES OF CUSTOMERS BASED ON AGE COMPOSITION



Source: Table 1

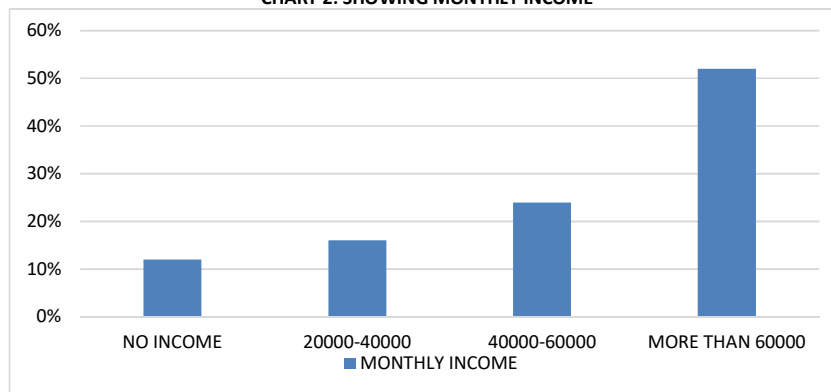
INTERPRETATION: From the above table or chart which shows the preferences of customers based on age composition, a majority of 40% under the age of 20-30 prefer e-retailing format whereas minority of 10% under the age of above 50 prefer less over e-retail stores.

TABLE 2: SHOWING MONTHLY INCOMES

MONTHLY INCOME	RESPONDENTS	PERCENTAGE
NO INCOME	6	12%
20000-40000	8	16%
40000-60000	12	24%
MORE THAN 60000	26	52%
TOTAL	50	100

Source: Primary Data

CHART 2: SHOWING MONTHLY INCOME



Source: Table 2

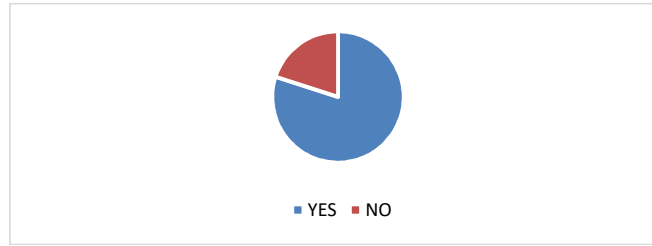
INTERPRETATION: From the above table or chart which shows the preference of customers based on income level, majority of 52% of the consumers are earnings above 60000 prefer e-retail stores and the number of preferences decreases in direct proportion with income level.

TABLE 3: SHOWING THE USAGE OF E-RETAIL STORE AS A CUSTOMER

USAGE	RESPONDENTS	PERCENTAGE
YES	40	80
NO	10	20
TOTAL	50	100

Source: Primary Data

CHART 3: SHOWING CUSTOMERS USING E-RETAIL STORE



Source: Table 3

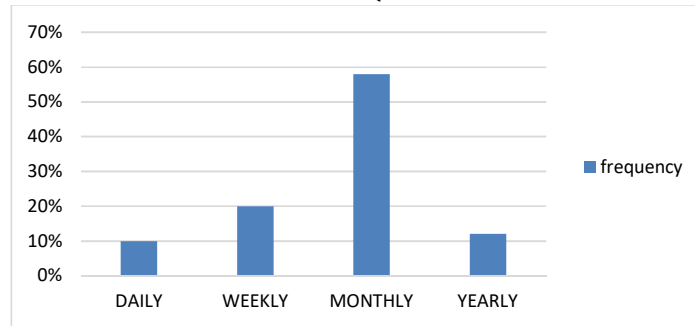
INTERPRETATION: From the above the table or chart which shows the number of customers who purchase through e-retail stores 80% of the total respondents agreed that they purchase through e-retail stores and 20% of the respondent disagreed that they are the customers of e-retail stores.

TABLE 4: SHOWING FREQUENCY OF SHOPPING

FREQUENCY	RESPONDENT	PERCENTAGE
DAILY	5	10%
WEEKLY	10	20%
MONTHLY	29	58%
YEARLY	6	12%
TOTAL	50	100

Source: Primary Data

CHART 4: SHOWING FREQUENCY OF SHOPPING



Source: Table 4

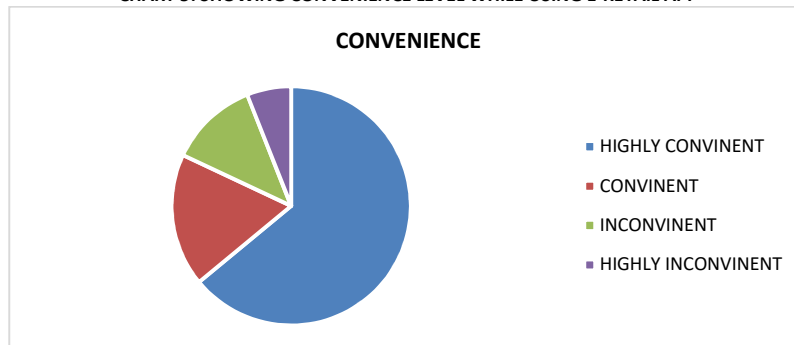
INTERPRETATION: From the above table or chart which shows the frequency of shopping it was found that majority of 58% of the customers shop monthly and minority of 10% of the customers used to shop daily.

TABLE 5: SHOWING THE CONVENIENCE OF USING THE E-RETAIL APP

CONVENIENCE	RESPONDENT	PERCENTAGE
HIGHLY CONVENIENT	32	64%
CONVENIENT	9	18%
INCONVENIENT	6	12%
HIGHLY INCONVENIENT	3	6%
TOTAL	50	100

Source: Primary Data

CHART 5: SHOWING CONVENIENCE LEVEL WHILE USING E-RETAIL APP



Source: Table 5

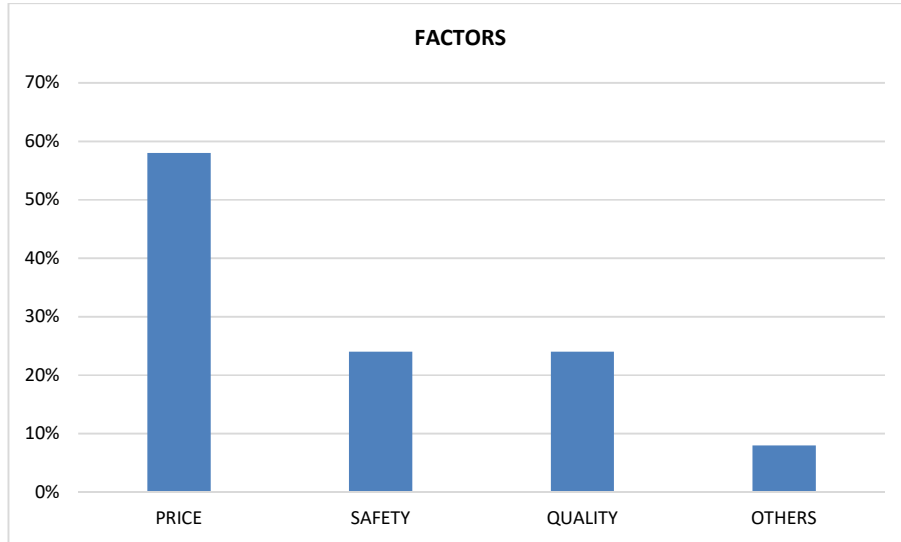
INTERPRETATION: From the above chart or table which shows the convenience level of using e-retail app after considering the usage of smart phones, internet connections. In this arena 64% of the total respondent agree with highly convenient of using the e-retail app. The least of 6% have agreed that it is highly inconvenient to use the e-retail app due to lack of internet connections and fear of safety.

TABLE 6: SHOWING FACTORS WHICH INFLUENCE THE SHOPPING THROUGH E-RETAIL STORES

FACTORS	RESPONDENT	PERCENTAGE
PRICE	29	58%
SAFETY	12	24%
QUALITY	12	24%
OTHERS	4	8%
TOTAL	50	100

Source: Primary Data

CHART 6: SHOWING THE FACTORS WHICH INFLUENCE THE SHOPPING THROUGH E-RETAIL STORES.



Source: Table 6

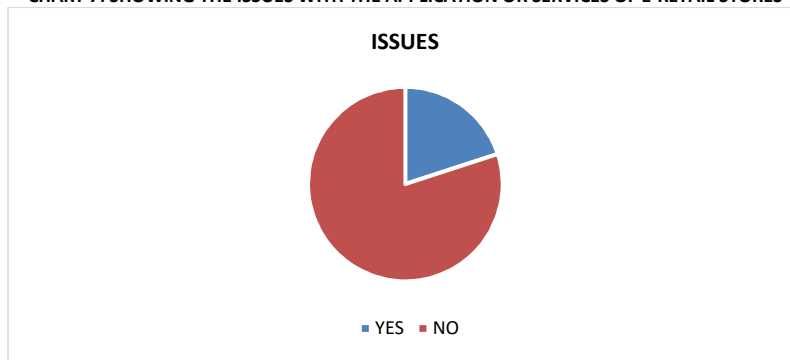
INTERPRETATION: From the above mentioned chart or table which shows factors which influence the shopping through e-retail stores a majority of 58% prefer to shop due to price and the minority of 8% consider others as a factors which include delivery issues etc.

TABLE 7: SHOWING ISSUES WITH THE APPLICATION OR SERVICES OF E-RETAIL STORES

ISSUES	RESPONDENTS	PERCENTAGE
YES	10	20%
NO	40	80%
TOTAL	50	100

Source: Primary Data

CHART 7: SHOWING THE ISSUES WITH THE APPLICATION OR SERVICES OF E-RETAIL STORES



Source: Table 7

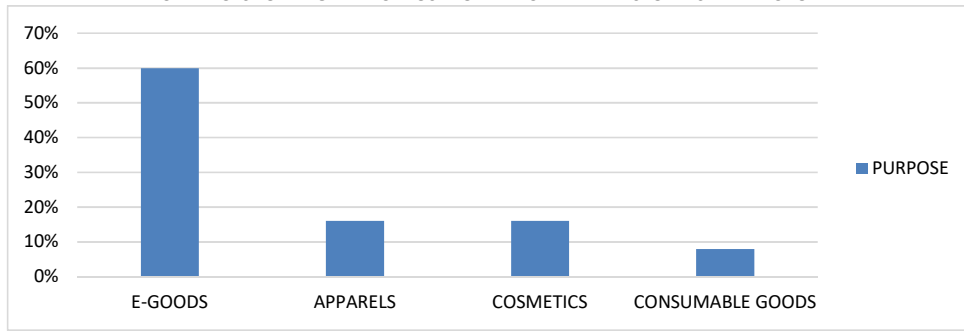
INTERPRETATION: From the above table or chart which shows that any issues with the application or services with e-retail store shows that 80% of the respondent did not had any issues with the e-retail stores and 20% of the respondents had issue with the services.

TABLE 8: SHOWING THE PURPOSE FOR WHICH E-RETAIL STORE IS RELIED UPON

PURPOSE	RESPONDENT	PERCENTAGE
APPARELS	8	16%
COSMETICS	8	16%
E-GOODS	30	60%
CONSUMABLE GOOD	4	8%
TOTAL	50	100

Sources: Primary Data

CHART 8: SHOWING THE PURPOSE FOR WHICH E-RETAIL STORE IS RELIED UPON



Source: Table 8

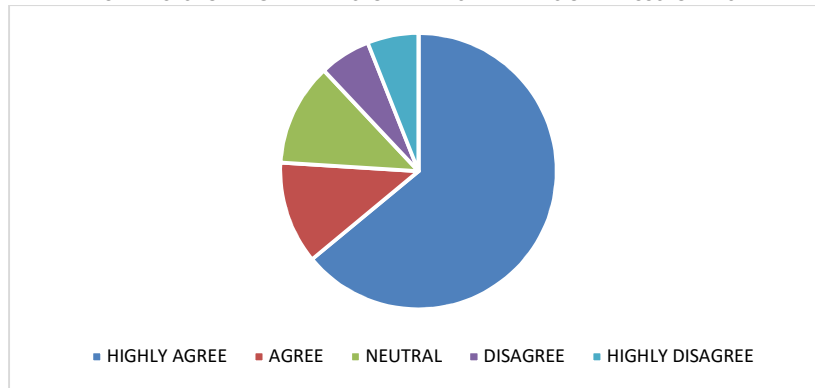
INTERPRETATION: From the above mentioned table or chart which shows the purpose for which consumer rely on e-retail store. 60% of the respondents prefer E-Goods and minority of 8% prefer for consumable goods through e-retail stores.

TABLE 9: SHOWING E-RETAIL MEETS THE NEEDS OF THE CUSTOMERS

OPINION	RESPONDENTS	PERCENTAGE
HIGHLY AGREE	32	64%
AGREE	6	12%
NEUTRAL	6	12%
DISAGREE	3	6%
HIGHLY DISAGREE	3	6%
TOTAL	50	100

Sources: Primary Data

CHART 9: SHOWING E-RETAIL STORE MEETS THE NEEDS OF THE CUSTOMERS



Source: Table 9

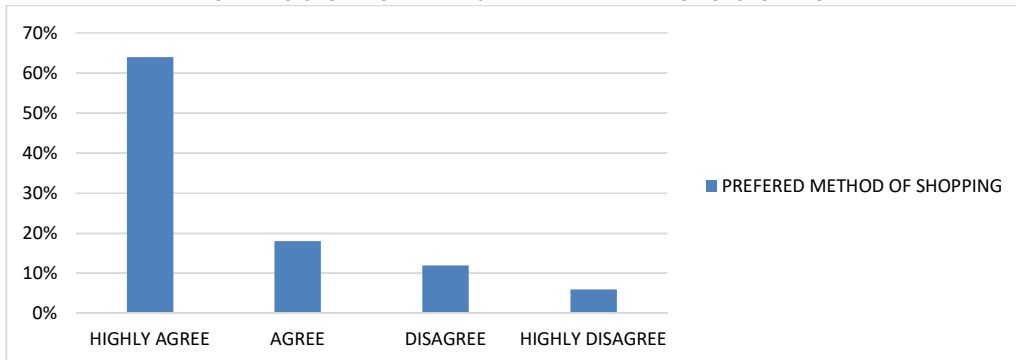
INTERPRETATION: From the above mentioned table or chart which shows the e-retail store meets the needs of the customers a majority of 64% rated it with highly agree and a minority of 6% rated it as highly disagreeing to it.

TABLE 10: SHOWING E-RETAIL STORE IS THE PREFERRED METHOD OF SHOPPING

LEVEL	RESPONDENTS	PERCENTAGES
HIGHLY AGREE	32	64%
AGREE	9	18%
DISAGREE	6	12%
HIGHLY DISAGREE	3	6%
TOTAL	50	100

Source: Primary Data

CHART 10: SHOWING E-RETAIL IS THE PREFERRED METHOD OF SHOPPING



Source: Table 10

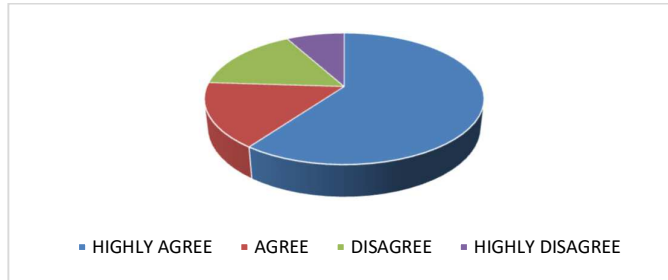
INTERPRETATION: From the above mentioned table or chart which shows that E-retail is the preferred method of shopping majority of 64% highly agrees with the fact and a minority of 6% highly disagrees with the fact.

TABLE 11: SHOWING E-RETAIL STORE PROVIDES MORE AFFORDABLE E-GOODS

AFFORDABLE E-GOODS	RESPONDENTS	PERCENTAGES
HIGHLY AGREE	30	60%
AGREE	8	16%
DISAGREE	8	16%
HIGHLY DISAGREE	4	8%
TOTAL	50	100

Source: Primary Data

CHART 11: SHOWING E-RETAIL STORE PROVIDING MORE AFFORDABLE E-GOODS



Source: Table 11

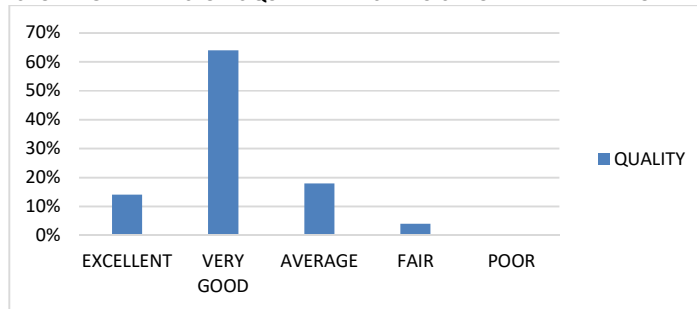
INTERPRETATION: From the above mentioned table or chart which shows that e-retail provides more affordable e-goods and 60% of the total respondents agreed that e-retail provides affordable e-goods. 8% highly disagree to this point.

TABLE 12: SHOWING E-RETAIL STORES QUALITY AND SERVICES PROVIDED BY THEM TO THE CUSTOMERS

RATING	RESPONDENTS	PERCENTAGES
EXCELLENT	7	14%
VERY GOOD	32	64%
AVERAGE	9	18%
FAIR	2	4%
POOR	NIL	NIL
TOTAL	50	100

Source: Primary Data

CHART 12: SHOWING E-RETAIL STORES QUALITY AND SERVICES PROVIDED BY THEM TO THE CUSTOMERS



Source: Table 12

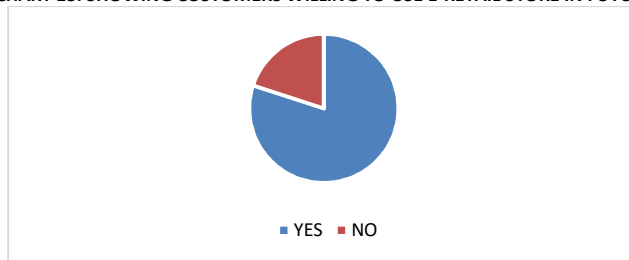
INTERPRETATION: From the above mentioned table or chart which shows the rating of quality of e-retail stores a majority of 64% rated it as very good and a minority of 2% rated it as a fair.

TABLE 13: SHOWING CUSTOMERS WILLING TO USE E-RETAIL STORES IN FUTURE

USAGE	RESPONDENT	PERCENTAGE
YES	40	80%
NO	10	20%
TOTAL	50	100

Source: Primary Data

CHART 13: SHOWING CUSTOMERS WILLING TO USE E-RETAIL STORE IN FUTURE



Source: Table 13

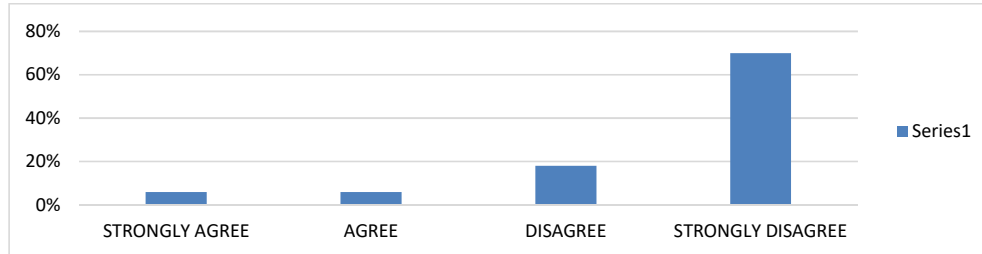
INTERPRETATION: From the above mentioned table or chart which shows customers are willing to use e-retail stores in the future, a majority of 80% have agreed to the notion and a minority of 20% have disagreed to it.

TABLE 14: SHOWING WHETHER E-RETAIL STORES HAVE OVERCHARGED THE CUSTOMERS FOR ANY PRODUCTS

LEVEL	RESPONDENT	PERCENTAGES
STRONGLY AGREE	3	6%
AGREE	3	6%
DISAGREE	9	18%
STRONGLY DISAGREE	35	70%
TOTAL	50	100

Source: Primary Data

CHART 14: SHOWING WHETHER E-RETAIL STORES HAVE OVERCHARGED THE CUSTOMERS FOR ANY PRODUCTS



Source: Table 14

INTERPRETATION: From the above mentioned table or chart which shows whether the customers have been overcharged by e-retail store on the products a majority of 70% have strongly disagreed to the fact and a minority of 6% have agreed to the mentioned above. A business can use variety of pricing strategies when selling a product or service. Hence, it is assessed that whether the pricing strategy provided by the e-retail stores is responsible or not.

TABLE 15: SHOWING REASONABLE PRICING STRATEGY

OPINION	RESPONDENTS	PERCENTAGE
YES	38	76%
NO	12	24%
TOTAL	50	100

Source: Primary Data

CHART 15: SHOWING REASONABLE PRICING STRATEGY



Source: Table 15

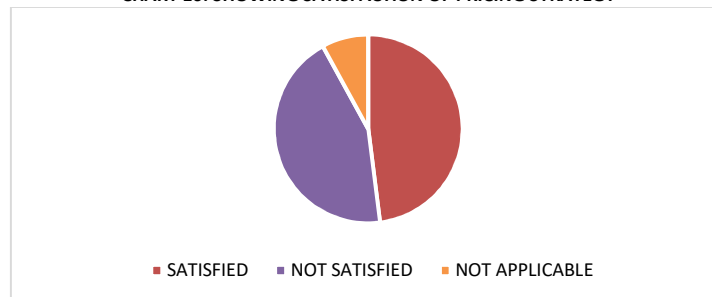
INTERPRETATION: From the above chart or table which shows the reasonability in the pricing strategy of the e-retail stores 76% of the total respondents agrees that there is reasonability in the pricing strategy of the e-retail stores while 24% disagree with the fact that there is reasonability in the pricing strategy of the e-retail stores.

TABLE 16: SHOWING SATISFACTION OF PRICING STRATEGY

LEVEL OF SATISFACTION	RESPONDENT	PERCENTAGES
SATISFIED	24	48%
NOT SATISFIED	22	44%
NOT APPLICABLE	4	8%
TOTAL	50	100

Source: Primary Data

CHART 16: SHOWING SATISFACTION OF PRICING STRATEGY



Source: Table 16

INTERPRETATION: From the above chart or table which shows the satisfaction level of the consumers relating to pricing strategy of the e-retail stores after considering various discounts, sales and other offers. In this arena 48% of the total respondents are satisfied with the pricing strategy adopted by e-retail stores. This means that consumers are not fully satisfied with the pricing strategy of the e-retail stores.

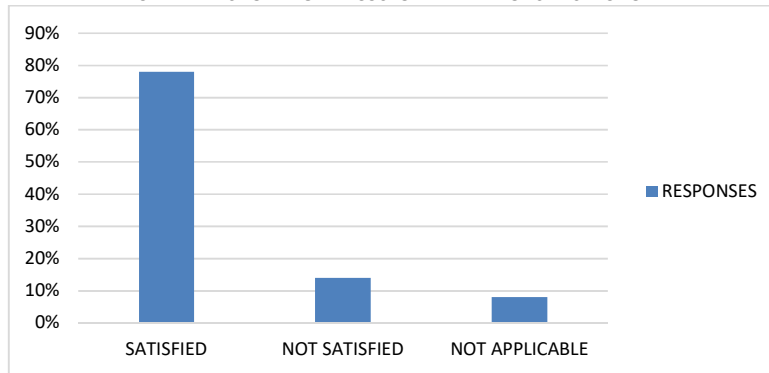
There are four levels of customer satisfaction, all based on the degree to which you meet customer expectation. The higher the level you achieve, the more you will build customer loyalty and greater the success.

TABLE 17: SHOWING THE CUSTOMER LEVEL OF SATISFACTION

LEVEL OF SATISFACTION	RESPONDENT	PERCENTAGE
SATISFIED	39	78%
NOT SATISFIED	7	14%
NOT APPLICABLE	4	8%
TOTAL	50	100

Source: Primary Data

CHART 17: SHOWING THE CUSTOMER LEVEL OF SATISFACTION



Source: Table 17

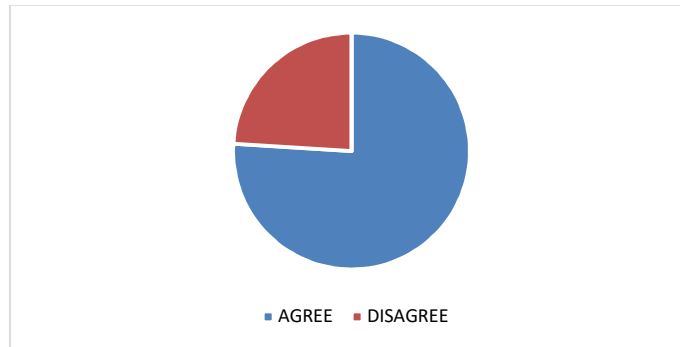
INTERPRETATION: From the above mentioned table or chart which shows the level of satisfaction level of the consumers towards e-retail stores a majority of 76% are satisfied towards e-retailing format a minority of 14% is not satisfied.

TABLE 18: SHOWING THE NECESSITY OF DELIVERY OF PRODUCTS BY E-RETAIL STORES IN EVERY PART OF INDIA

RESPONSES	RESPONDENTS	PERCENTAGES
AGREE	38	76%
DISAGREE	12	24%
TOTAL	50	100

Source: Primary Data

CHART 18: SHOWING THE NECESSITY OF DELIVERY OF PRODUCTS BY E-RETAIL STORES IN EVERY PART OF INDIA



Source: Table 18

INTERPRETATION: From the above mentioned table or chart which shows the opinion of the consumers regarding the necessity of the delivery of products by e-retail stores a majority of 76% of the consumer agree with the fact that e-retail store should reach every part of India including rural and under developed area and a minority of 24% disagrees with the fact.

FINDINGS

- The study shows that basically younger generation and middle aged prefer e-retail stores while the older generation sticks to local convenient store.
- With reference to attitude and behaviour of customers towards E-Retail sectors it was found that a majority of 58% used to shop monthly. A majority of 60% prefer to shop E-goods through online shopping. A majority of 48% are satisfied with the pricing strategy of e-retail stores. All these data states that the consumers are having a positive attitude and are inclined towards e-retail stores formats in their purchase decision making process.
- With reference to the assessment of the level of satisfaction of consumers with the features of the e-retail sectors it was found that as a whole of 78% of the consumer are satisfied with features of e-retail stores.
- The different determinants of the customer satisfaction in e-retail stores were found are product quality, providing affordable e-goods, acceptable pricing strategy. In specific 64% of the consumers are satisfied with product quality. 60% of the consumer agrees that e-retail store provide more affordable e-goods which influence their purchase decision. Along with that 76% of the consumers are satisfied with reasonable pricing strategy.
- In determining the relationship between income level and preference of the consumer towards e-retail store it was found that 52% of the consumer agrees to the fact that income level influences their purchase decision from e-retail stores. Hence there is a direct relationship between the income level and preferences of the consumer.

SUGGESTIONS

- After the introduction of cashless economy e-retail stores have witnessed drastic change which made the customers the king of the market. But the customers should be careful while making purchase decisions. They should not be carried away by promotional strategy of retailers; they should make proper analysis and make the purchase.
- The major aspects that have been found from this study are that organized retail stores are preferred for their quality, pricing strategy, discounts, offers etc. So the e-retail sectors should concentrate more on improving these aspects.
- E-retail stores also improve their customer relation strategy by implementing some measures.
- India has the maximum population residing in rural area and it is also observed that the consumers are price sensitive. In India there exists a diversified culture. Therefore, a crucial analysis needs to be done of all the environmental needs on a continuous basis by making sufficient opportunities for the people in the rural areas.

CONCLUSION

Retailing provides a crucial link between producers and consumers in the modern market economy. Retail in India is the most dynamic industry and represents a huge opportunity both domestic and international retailers. E-retailing is not a threat to the organized retail stores as most of the consumers told that they never stopped visiting organized retail stores. They strongly agree on the coexistence of both and its requirement in a day. E-retailing is beneficial for India because it is not alarming to create conflict with organized stores but it is the hybrid form which includes all the advantages of organised retailing. Modern Retailing has a long way to go in India. The growth and development of the sector is restricted by the presence of regulatory constraints and lack of confidence of people and lack of technology. Based on our study we conclude that over the next decade the e-retail market has high growth potential and e-retailers would fiercely compete to increase their market share. The study was to identify the attitude and behaviour of customer towards e-retail sectors various attributes of e-retail sites such as price, services, gift hampers and availability of payment modes. Along with this the study was able to assess the level of satisfaction of consumers with the features and services of e-retailing sites, determinant of the customer satisfaction in the e-retail shopping and also to determine the relationship between income level and the preferences of the consumer towards e-retailing. From these it was able to identify various scenarios which would have high impact on the e-retail platform. The firms operating in this area should keep an eye for this development in order to be ready to face and come along with consumers in such scenarios. Furthermore, the present study has been successful to the extent of revealing the key areas where retailers have to concentrate in order to remain ahead of the competition.

LIMITATIONS OF THE STUDY

- This study is conducted within the Ernakulam region hence the data is constrained within the region.
- The study is conducted within a short period of time.
- Findings of the study cannot be generalized because it is subjective to the person conducting the study.
- The respondents were unwilling or unable to answer certain questions.

SCOPE OF THE STUDY

The study is conducted on the "Consumer preferences on e-retail stores with special reference in Ernakulam city" was limited to a few retail stores like flipkart, amazon and snapdeal etc. and few other local stores. This study aims to analyse why consumers choose these e-store and the reason behind their choices, also this study is limited to Ernakulam city.

REFERENCES

1. Ali et al (2010) "Consumers buying behavior with respect to food and grocery items". *British food journal*, Volume 112, issue 2, pp.109-124
2. Arun Thamizhvanam, M.J. Xavier (2013) "Determinants of customers' online purchase intention: An empirical study in India", *Journal of Indian business research*, vol.5 issue.1. pp.17-32.
3. Bashir I, Madhavaiah C, Naik JR (2013) "Customer acceptance of internet banking services: A review of extensions and replications to technology adoption model (TAM)". *Asia-Pacific Marketing Review* 2: pp. 55-72.
4. Deepika Jhamb and Ravi Kiran (2012) "Emerging Retail format and it's Attribute: An insight to convenient shopping". *Middle-East Journal of Scientific Research* 11 (4): 481-490, 2012 ISSN 1990-9233 pp.481-488
5. E&Y & RAI (2014) – Pulse of Indian Retail Market, Ernst and Young LLP Publications, Retailers Association of India, pp.1-16.
6. E&Y (2013) – Rebirth of e-commerce in India, Ernst and Young LLP publications, pp.1-88
7. G.S.Suresh Chander, Chandrshekhara Rajendran, R.N.Antharaman (2002) "The relationship between service quality and customer satisfaction". *Journal of Information & Optimization Sciences*, Vol. 27 (2006), No. 1, pp. 193–209 p.195 – Definition of service quality.
<http://www.intracen.org/itc/sectors/services/e-commerce/> (accessed on 13.8.2018 at 6.00pm)
8. <https://www.businesstoday.in/magazine/cover-story/e-commerce-goes-rural/story/275878.html> (accessed on 10.6.2018 at 5.30 pm.)
9. <https://www.investopedia.com/terms/e/electronic-retailing-e-tailing.asp> (accessed on 12.7.2018 at 11.30 pm)
10. <https://www.slideshare.net/manishmanghani/e-retailing-44767920>(accessed on 17.5.2018 at 5.00pm)
11. Jayakrishnan S Nair (2015): "E-retailing in India: Opportunities and challenges". *International Journal of Research in Finance and Marketing* Volume 5, Issue 3 (March, 2015) (ISSN 2231-5985) pp.21-28
12. Mobile Banking A state of technology, a state of mind Report by Yukti Arora Department of Commerce, Delhi School of Economics, University of Delhi www.Consumeraffairs.nic.in pp.30-32
13. Piyush Kumar Sinha, Srikanth Gokhale and Sujo Thomas (2012): "Development of Modern Retailing in India. It's Impact on distribution and procurement network and changing consumption pattern" IIM Ahmedabad W.P. No. 2012-12-04 December 2012 pp.1-16
14. Sudha vemaraju (2011) "Changing waves in Indian retailing: Impact of customer perception and CRM on Indian Retailing in the changing Business scenario" *International Journal of Multidisciplinary Research* Vol.1 Issue 8 December 2011, ISSN 2231 5780 pp.535-549
15. Tax, S. S., Brown, S. W. & Chandrashekar, M. (1998). "Customer evaluations of service complaint experiences: Implications for relationship marketing". *Journal of Marketing*, 62(2), pp 60-76.(PDF) *Retailing to e tailing: Evolution to Revolution; International Journal of Retailing and Marketing*. Available from: <https://www.researchgate.net/publication/269390100> Retailing to e-tailing Evolution to Revolution International Journal of Retailing and Marketing [accessed Oct 31 2018].

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, Economics & 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 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.

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

