

Vol 3 Issue 9 March 2014

ISSN No :2231-5063

International Multidisciplinary
Research Journal

Golden Research
Thoughts

Chief Editor
Dr.Tukaram Narayan Shinde

Publisher
Mrs.Laxmi Ashok Yakkaldevi

Associate Editor
Dr.Rajani Dalvi

Honorary
Mr.Ashok Yakkaldevi

Welcome to GRT

RNI MAHMUL/2011/38595

ISSN No.2231-5063

Golden Research Thoughts Journal is a multidisciplinary research journal, published monthly in English, Hindi & Marathi Language. All research papers submitted to the journal will be double - blind peer reviewed referred by members of the editorial board. Readers will include investigator in universities, research institutes government and industry with research interest in the general subjects.

International Advisory Board

Flávio de São Pedro Filho Federal University of Rondonia, Brazil	Mohammad Hailat Dept. of Mathematical Sciences, University of South Carolina Aiken	Hasan Baktir English Language and Literature Department, Kayseri
Kamani Perera Regional Center For Strategic Studies, Sri Lanka	Abdullah Sabbagh Engineering Studies, Sydney	Ghayoor Abbas Chotana Dept of Chemistry, Lahore University of Management Sciences[PK]
Janaki Sinnasamy Librarian, University of Malaya	Catalina Neculai University of Coventry, UK	Anna Maria Constantinovici AL. I. Cuza University, Romania
Romona Mihaila Spiru Haret University, Romania	Ecaterina Patrascu Spiru Haret University, Bucharest	Horia Patrascu Spiru Haret University, Bucharest,Romania
Delia Serbescu Spiru Haret University, Bucharest, Romania	Loredana Bosca Spiru Haret University, Romania	Ilie Pinteau, Spiru Haret University, Romania
Anurag Misra DBS College, Kanpur	Fabricio Moraes de Almeida Federal University of Rondonia, Brazil	Xiaohua Yang PhD, USA
Titus PopPhD, Partium Christian University, Oradea,Romania	George - Calin SERITAN Faculty of Philosophy and Socio-Political Sciences AL. I. Cuza University, IasiMore

Editorial Board

Pratap Vyamktrao Naikwade ASP College Devrukh,Ratnagiri,MS India	Iresh Swami Ex - VC. Solapur University, Solapur	Rajendra Shendge Director, B.C.U.D. Solapur University, Solapur
R. R. Patil Head Geology Department Solapur University,Solapur	N.S. Dhaygude Ex. Prin. Dayanand College, Solapur	R. R. Yaliker Director Managment Institute, Solapur
Rama Bhosale Prin. and Jt. Director Higher Education, Panvel	Narendra Kadu Jt. Director Higher Education, Pune	Umesh Rajderkar Head Humanities & Social Science YCMOU,Nashik
Salve R. N. Department of Sociology, Shivaji University,Kolhapur	K. M. Bhandarkar Praful Patel College of Education, Gondia	S. R. Pandya Head Education Dept. Mumbai University, Mumbai
Govind P. Shinde Bharati Vidyapeeth School of Distance Education Center, Navi Mumbai	Sonal Singh Vikram University, Ujjain	Alka Darshan Shrivastava Shaskiya Snatkottar Mahavidyalaya, Dhar
Chakane Sanjay Dnyaneshwar Arts, Science & Commerce College, Indapur, Pune	G. P. Patankar S. D. M. Degree College, Honavar, Karnataka	Rahul Shriram Sudke Devi Ahilya Vishwavidyalaya, Indore
Awadhesh Kumar Shirotriya Secretary,Play India Play,Meerut(U.P.)	Maj. S. Bakhtiar Choudhary Director,Hyderabad AP India.	S.KANNAN Annamalai University,TN
	S.Parvathi Devi Ph.D.-University of Allahabad	Satish Kumar Kalhotra Maulana Azad National Urdu University
	Sonal Singh, Vikram University, Ujjain	

Address:-Ashok Yakkaldevi 258/34, Raviwar Peth, Solapur - 413 005 Maharashtra, India
Cell : 9595 359 435, Ph No: 02172372010 Email: ayisrj@yahoo.in Website: www.aygrt.isrj.net



A STUDY ON SIGNIFICANCE OF BUSINESS TO CONSUMER E-COMMERCE

Varsha S. Sukhadeve

Associate Professor , Smt. L.R.T. College of Commerce, Akola, M.S., India.

Abstract:-As we are in the age of knowledge the internet has become a progressively more significance channel for both business and consumer. It has change the way of doing business to many companies. The saying such as “information is influence” and “customer is king” are often used in reference to business accomplished on the Internet. In the rather short history of e-business and e-commerce, events have verified that flourishing e-businesses are those that distinguish the needs of their target audiences and match their demand. The internet is solitary of the most ground-breaking technologies that transform the business environment and has a spectacular brunt on the prospect of electronic commerce (EC). Electronic commerce is supporting of customers, supplying of services and commodities, portion of business information, manages business transactions and maintaining of bond between suppliers, customers and vendors by devices of telecommunication networks. The future of EC will increase speed and will shift the power toward the consumer, which will show the way to elementary changes in the way companies relate to their customers and compete with one another. The enormous attractiveness of the Internet in current years has been fueled largely by the panorama of performing business on-line. The Internet has no geographical boundaries to commerce, almost instantaneously giving the smallest business access to unused markets around the world. At the same time, consumers can conduct business and make purchases from any part of world and from any companies which previously were unavailable to them. The rationale of this paper is to review of significance of B to C, advantages and limitations of B to C.

Keywords:Electronic Commerce, Business to Consumer, Internet, telecommunication networks .

INTRODUCTION:

The digital economy covers a wide range of businesses and services focusing on electronic commerce on the Internet, defined as purchases and sales of goods and services transacted over the Internet. Business-to-consumer electronic commerce is also one form of which is online shopping and defined as electronic-based economic transactions conducted between individual consumers and organizations. While this form of ecommerce is anticipated to develop speedily for the projected future, it still represents only a small portion of total consumer spending. To take improved benefit of and be equipped for this economic phenomenon, organizations require recognizing and understanding factors that may influence consumers' decisions to engage in online based e-commerce. In recent times, the significance of trust has been discussed in both the academic and practitioner press. The impact of trust on the use of e-commerce has been established empirically. At the moment global marketplace, speedy dependable information is a necessity for most companies to accomplish some kind of spirited gain. For instance, companies can generate a virtual marketplace in which to sell their products. This virtual market is unexploited and could get in touch with millions of users on the Internet 24 hours a day. Broadly defined, electronic commerce can be viewed as "any form of economic activity conducted via electronic connections" (Wigand, 1997, p. 2). At moment there is an existence of virtual markets, as so there is no need for passages and stores which will occupy any physical space, now consumer can access and do the trade and transaction in these markets from anywhere in the world without going anywhere, you can select and order goods on online shop at unspecified parts of the world and organization can also advertise on virtual networks and payment is provided through electronic services, all of these options have been invented by electronic commerce which is considered the phenomenon of our century. At present more than a few types of electronic commerce are in continuation, for instance business-to-business, business-to-consumer, or government-to-business. The word B2C refers to the process when a business or organization sells its products or services to consumer for use, over the internet. At moment B2C consist of not only

online retailing but also incorporated services like online banking services, tours and travels, online ticket booking in entertainments sector, online auction, health information and real estate etc; the center of attention of this study is purchaser purchasing of retail goods and services over the online, an area of business-to-consumer electronic com

MEANING AND DEFINITION OF B2C

B2C can be defined as a business or transactions performed directly among a company and consumers who are the end-users of its products or services. In a simple word it can stated as a transaction that take place between a company and a consumer may be called as B2C. The term may also depict a company that makes available goods or services for consumers. Business that sells products or services to end-user consumers can be defined as B2C. It can also be stated as general business activities between merchants and customers, which are commonly referred to as "online shopping site". Enterprises, businesses can take advantage of the electronic mall network infrastructure, payment platform, secure platform management platform to share resources efficiently, cost-effectively carry out their own commercial activities. At the same time as business-to-consumer activity subsist of both online and offline, the short form B2C has first and foremost been used to describe the online variety. B2C businesses played a outsized character in the speedy improvement of the commercial Internet in the 1990s. Bulky sums of venture capital flowed to consumers in the form of free online services and discounted shopping, spurring adoption of the new medium. When the capital markets turned disagreeable, however, the B2C companies were among the first to fall, and they fell fast. Many companies tried to follow the flock of investors by undergoing a B2C to B2B alteration. On the other hand, some analysts still predicted that consumer businesses would prosper online, just not in the way everyone primarily predicted.

B2C SIGNIFICANCE

The term B2C stands for business to consumer which differs from B2B and that stands for business to business. In this type of B2C e-commerce business via internet provide consumers with a new shopping environment such as online store, online consumers shopping through the network, in the online payment. The business to consumer company model is one in which companies offer their products or services for sale to consumers. This mode saves the valuable time, money, effort and space of the customers and businesses, and also significantly improves the efficiency of the transactions. Consumers shop online for a multiplicity of reasons ranging from lower cost products to verdict superior quality products. For recurrent online shoppers, the governing factor for shopping online appears to be price, followed by seeming savings in time and efforts the option to carry out price evaluation without difficulty, the elasticity in ordering any time of 24x7 and discovering a wider selection online. B2C e-commerce has made available evidence of its importance stand on the fact where time is quintessence. In the stiff commercial markets, time plays an essential role to equally the business and consumers. From the business standpoint, with less time used up during each transaction, more transaction can be achieved on the same day and the cost for the middleperson to sell their products can be saved and diverted to another aspect of their business. From the consumer standpoint, they will accumulate up more time during their transaction. For this reason, B2C e-commerce steps in and substitutes the traditional commerce method where a single transaction can cost both business and consumers a lot of expensive time. Within in a minute a few clicks can place a transaction or an order and completed through the internet. Its solution has projected to make customers shopping understanding safe-secure and harass free. For instance, a banking transaction can be completed through the Internet within a few minutes compared to the traditional banking method which may take up to hours. This fact perceptibly proves that B2C e-commerce is beneficial to both business and consumer wise as payment and documentations can be fulfilled with better effectiveness.

The B2C e-commerce technique of imbursement is mostly cash on delivery or online payment and allocation of products or services of most businesses prefer through logistics outsourcing to save operating costs. With the transform in consumer way of life, enterprises would like to promote online shopping users for their rapid growth. Consumers by seating in their own home can get the convenience of shopping online, while businesses enjoy a low overhead since they can reduce a large inventory. Business can offer good prices to consumers and provide free or low cost shipping in many cases.

Since no organization require large overhead costs, the B2C Internet model of selling is ideal even for small businesses. It is imperative for business owners to examine how they can bear out their B2C e-commerce store that congregate the customer's necessities. Internet retailers can more easily obtain information about the buying habits of individual customers, which the companies can then use to do more targeted selling and thus improve the "product" of retail sales. Today, with business websites so affordable to create, small businesses can thrive on selling their products directly to consumers via the Internet. By observing flourishing phase of online ecommerce market, unquestionably one can say that in the present day ecommerce solution has appeared as main powerful as well as most demanding solutions in the market because of its exceptional features and aspects.

In the present day, B2C regularly refers to the online selling of products, which is identified as e-tailing. E-tailing products to consumers may be conducted by either manufacturers or retailers. Virtually any product can be e-tailed. The major task in-front of retailers and manufactures in a B2C online selling situation is to get consumer mob to their website marketplace. This requirement create search engine marketing (SEM) of intense value in business to consumer selling. SEM promotes a website by making the site extremely able to be seen on search engines.

Usually Ecommerce is accessible in (B2G) Business to Government, (B2C) Business to Consumer, (C2B) Consumer to Business and (B2B) Business to Business types where among all these types of e-commerce solutions, B2C is leading ecommerce solution which is widely accepted by all retailers those holding an online store. Now a day B2C ecommerce solution is an ideal choice of all business owners which offering a high range of benefits and security to its customers that is more important.

ADVANTAGES AND LIMITATIONS OF B2C E-COMMERCE

Following are the advantages and limitations of B2C ecommerce solutions:

Advantages of B2C: B2C ecommerce is a great deal with additional advanced and competitive than b2b ecommerce. Consumers normally have a huge number of choices, and so sites have to be speedy easy to use and quick to find the way. The focus is now on attracting, retaining customers and increasing the profitable sales.

Can get in touch with worldwide market with unrestricted, indefinite, unrestrained, boundless volume of consumer Display information in catalog, and visual displays already existing on other client web site. It can also update E-Catalog anytime, whether it's adding new products, or adjusting prices, without the expense and time of a traditional print catalogs. Extensive search can be done by itemize, by corporate name, by division name, by location, by manufacturer, by pictures, and by prices of products or services without spending a fortune on colorful advertisements.

Make online purchasing experience harass gratis.

Condensed marketing and advertising expenses, operate on decreased, little, or even no overhead which make them to compete on equal footing with much bigger companies; easily compete on quality, price, and availability of the products

Use tested and trusted payment method.

It has reduced inventory, employees, and purchasing costs, eliminate distribution cost, order processing costs associated with communication and data entry, and even eradicate physical stores. Reduce transaction costs.

Limitations of B2C e-commerce: The limitations of B2C e-commerce happens to both of them businesses as well as to consumer as shown below:

The catalog needs to renew every time when there is some new information or items to add in.

Normally, customer will only locally and limited to certain area.

Usually, a lot of phone calls and mailings are needed.

B2C online selling situation is to get consumer traffic to their website marketplace which can create hassle to consumer

Lack of Cyber Crime Law knowledge and necessary information for use of electronic commerce and Internet network

Security issues are probably why the consumers are not choosing to purchase online because of its only online scams, frauds, and rip-off, people are scared to insert their credit card information on the web.

B2C is lacking of lawful infrastructures in electronic commerce on worldwide level for instance sometimes documents are not acceptable and electronic signature is not authenticated

No tested and trusted payment method. in some countries

Lower speed and limitations on the use of Internet

B2C is sometimes having short of information about intermediary institutions and manufacturing companies of the benefits of Internet business

The security and confidentiality of information exchanged

Cost regarding inventory, employees, inventory cost, purchasing costs, and order-processing costs associated with communication and data entry, and even physical stores. Subsequently, increase transaction costs.

Low dropout rate - fast pages, easy shopping basket and checkout

CONCLUSION

The Internet businesses on which we focus is retail sales and mass customization that is B2C e-commerce is still in the early stages of their development. Like all other facets of electronic commerce and the digital economy more generally, it is complicated to forecast the ultimate form that these businesses will take. Apart from all the advantages such as, reduced inventory, employees, and purchasing costs, eliminate distribution cost, order processing costs and cost associated with communication and data entry, and even eradicate physical stores. Reduce transaction costs. B2C electronic commerce has limitation such as, lack of security, no tested and trusted payment method in some countries, lower speed and limitations on the use of Internet, access to personal computers, low-speed data transfer on the Internet, difficult to access to websites on the Internet. Consequences of these caused to weaken the impact of electronic commerce but with the increase in Internet users and ease of admittance to the virtual world of the Internet, electronic commerce will revolutionize the face of the world. In short, if without any major obstacles, Ecommerce will positively prolong to full-grown in the global market and ultimately, it will become an indispensable business plan for a company in order to continue to exist and stay ready for action in the ever changing market.

REFERENCE

1. Angehrn, A. (1997), "Designing mature Internet business strategies: the ICDT model", *European Management Journal*, Vol. 15 No. 4, pp. 361-9.
2. Agarwal, R. and Prasad, J. (1997). "Role of innovation characteristics and perceived voluntariness in the acceptance of information technologies," *Decision Sciences*, Vol. 28, No. 3, pp. 557-582.
3. Ahire, S.; Golhar, D; and Waller, M. (1996). "Development and validation of TQM implementation constructs," *Decision Sciences*, Vol. 27, No. 1, pp. 23-56.
4. Bradley, S. P. and P. Ghemawat (1995). Wal-Mart Stores, Inc. Harvard Business School, Boston, MA, Case No. 9-794-024. Bonnett, Kendra, "An IBM Guide To Doing Business On The Internet," Mc Graw-Hill, U.S.A
5. Ba, S. (2001). "Establishing online trust through a community responsibility system," *Decision Support Systems*, Vol. 31, No. 3, 323-336.
6. Bradach, J.L. and Eccles, R.G. (1989). "Markets versus hierarchies: From ideal types to plural forms," *Annual Review of Sociology*, Vol. 15, pp. 97-118.
7. Cappel, J.J. and Myerscough, M.A., "World Wide Web Uses For Electronic Commerce: Toward a Classification Scheme," 1996.
8. Clark, B., "Welcome To My Parlor...", *Marketing Management*, Chicago, Vol. 5, No.4.
9. Cheung, C.M.K. and Lee, M.K.O. (2001). "Trust in Internet shopping: Instrument development and validation through classical and modern approaches," *Journal of Global Information Management*, Vol. 9, No.3, pp. 23-46.
10. Chin, W. and Gopal, A. (1995). "Adoption intention in GSS: Relative importance of beliefs," *Database*, Vol. 26, No. 2&3, pp. 42-61.
11. Cooper, R.B. and Zmud, R.W. (1990). "Information technology implementation research: A technology diffusion approach," *Management Science*, Vol. 36, No. 2, pp. 123-139.
12. Cronbach, L. (1970). *Essentials of Psychology Testing*, New York: Harper & Row.
13. Davis, F.D.; Bagozzi, R.P.; and Warshaw, P. (1989). "Perceived usefulness, perceived ease of use, and user acceptance of information technology," *MIS Quarterly*, Vol. 13, No. 3, pp. 319-340.
14. Davis, F.D.; Bagozzi, R.P.; and Warshaw, P. (1989). "User acceptance of computer technology: A comparison of two theoretical models," *Management Science*, Vol. 35, No. 8, pp. 729-736.
15. Doney, P.M. and Cannon, J.P. (1997). "An examination of the nature of trust in buyer-seller relationships," *Journal of Marketing*, Vol. 61, pp.35-51.
16. Durvasula, S.; Mehta, S.C.; Andrews, J.C.; and Lysonski, S. (1997). "Advertising beliefs and attitudes: Are students and general consumers indeed different?" *Journal of Asian Business*, Vol. 13, No. 1, pp. 71-84.
17. Eastlick, M.A. (1993). "Predictors of videotext adoption," *Journal of Direct Marketing*, Vol. 7, No. 3 pp. 66-74.
18. Federal Trade Commission (2000). "FTC to Hold Public Workshop to Examine Competition Issues in Business-to-Business Electronic Marketplaces." May 4, 2000.
19. <http://www.ftc.gov/opa/2000/05/b2bworkshop.htm>.
20. Ghemawat, P. and B. Baird (1998). *Leadership Online: Barnes & Noble vs. Amazon.com* (A). Harvard Business School, Boston, MA, Case No. 9-798-063.
21. Gatignon, H. and Robertson, T.S. (1985) A propositional inventory for new diffusion research. *Journal of Consumer Research*, Vol. 11, No. 4, pp.849-867.
22. Gefen, D. (2000). "E-commerce: The role of familiarity and trust," *Omega: The International Journal of Management Science*, Vol. 28, No. 6, pp. 725-737.
23. Gopal, A.; Bostrom, R.; and Chin, W. (1992-1993). "Applying adaptive structuration theory to investigate the process of group support system use," *Journal of Management Information Systems*, Vol. 9, No. 3, pp. 45-69.
24. Grover, V. (1993). "An empirically derived model for the adoption of customer-based inter organizational systems," *Decision Sciences*, Vol. 24, No 3, pp. 603-640.
25. Hebert, M. and Benbasat, I. (1994). "Adopting information technology in hospitals: The relationship between attitudes/expectations and behavior," *Hospital & Health Services Administration*, Vol. 39, No. 3 pp. 369-383.
26. Hosmer, L.T. (1995). "Trust: the connecting link between organizational theory and philosophical ethics," *Academy of Management Review*, Vol. 20, No. 2, pp. 379-403.
27. Houston, D.A. (2001). "Trust in the networked economy: Doing business on Web time," *Business Horizons*, Vol. 44, No. 2, pp. 38-44.
28. Hu, P.; Chau, P.; Sheng, O.; and Tam, K. (1999). "Examining the Technology Acceptance Model using physician acceptance of telemedicine technology," *Journal of Management Information Systems*, Vol. 16, No. 2, pp. 91-112.
29. Jackson, C.M.; Chow, S; and Leitch, R.A. (1997). "Toward an understanding of the behavioral intention to use an information system," *Decision Sciences*, Vol. 28, No. 2, pp. 357-389.
30. Jarvenpaa, S.L.; Tractinsky, N.; Saarinen, L.; and Vitale, M. (1999). "Consumer trust in an Internet store: A cross-cultural validation," *Journal of Computer-Mediated Communication*, Vol. 5, No. 2, available at www.ascusc.org/jcmc/.
31. Jarvenpaa, S.L.; Tractinsky, N.; and Vitale, M. (2000). "Consumer trust in an Internet store," *Information Technology and Management*, Vol. 1, No. 1, pp. 45-71.
32. Kane, M. (1999). "Online shoppers trust offline brands," *ZDNet News*, December 7, <http://zdnet.com.com/2100-11->

517057.html?legacy=zdn.

- 33.Kwon, T. and Zmud, R.W. (1987). "Unifying the fragmented models of information systems implementation," In *Critical Issues in Information Systems*, Borland, R.J.Jr. and Hirschheim, R.A.(eds), pp. 227-251. John Wiley, New York.
- 34.Lancaster, G.A. and Taylor, C.T. (1986). "The diffusion of innovations and their attributes: A critical review," *The Quarterly Review of Marketing*, Vol. 11, No. 4, pp. 13-19.
- 35.Lee, M.K.O and Turban, E. (2001). "A trust model for consumer Internet shopping," *International Journal of Electronic Commerce*, Vol. 6, No. 1, pp. 75-91.
- 36.Mathieson, K. (1991). "Predicting user intentions: Comparing the Technology Acceptance Model with the Theory of Planned Behavior," *Information Systems Research*, Vol. 2, Vol. 3, pp. 173-191.
- Mendenhal, W. and Sincich, T. (1993). *A Second Course in Business Statistics*, New York: Dellen/Macmillian.
- 37.McKnight, H.; Choudhury, V.; and Kacma, C. (2002). "Trust in e-commerce vendors: A two-stage model," *Information Systems Research*, Vol. 13, No. 3, pp. 334-359.
- 38.McKnight, H.; Kacmar, C. and Choudhury, V. (2003). "Whoops ... did I use the wrong concept to predict e-commerce trust? Modeling the risk-related effects of trust versus distrust concepts," *Proceedings of the 36th Hawaii International Conference on Systems Sciences*, Waikoloa, Hawaii.
- 39.Moore, G.C. and Benbasat, I. (1991). "Development of an instrument to measure the perceptions of adopting an information technology innovation," *Information Systems Research*, Vol. 2, No. 3 pp. 192-222.
- 40.Nedovic-Budic, Z. and Godschalk, D. (1996). "Human factors in adoption of geographic information systems: A local government case study," *Public Administration Review*, Vol. 56, No. 6, pp. 554- 567.
- 41.Nielsen, J. (1999). "Trust or bust: Communicating trustworthiness in Web design," Jakob Nielsen's Alertbox, March 7, available at www.useit.com/alertbox/990307.html.
- 42.Pastore, M. (2000). "Online consumer spending growth slowing," *Markets Retailing*, January 3, available at http://cyberatlas.internet.com/markets/retailing/article/0,,6061_271961,00.html, retrieved February 2003.
- 43.Premkumar, G.; Ramamurthy, K.; and Nilakanta, S. (1994). "Implementation of electronic data interchange: An innovation diffusion perspective," *Journal of Management Information Systems*, Vol.11, No. 2, pp. 157-186.
- 44.Prescott, M. and Conger, S. (1995). "Information technology innovations: A classification by IT locus of impact and research approach," *Database*, Vol. 26, No. 2&3, pp. 20-41.
- 45.Quelch, J.A. and Klein, L.K. (1996). "The Internet and international marketing," *Sloan Management Review*, Spring, 60-75.
- 46.Rangan, V. K. and M. Bell (1998). *Dell Online*. Harvard Business School, Boston, MA, Case No. 9-598-116.
- Ravichandran, T. and Rai, A. (1999-2000). "Total quality management in information systems development: Key constructs and relationships," *Decision Sciences*, Vol. 16, No. 3, pp. 119-155.
- 47.Reidy, C. (2002). "Online holiday buying forecast to jump 27% web's popularity up, despite slow economy," *Boston Globe*, Aug 29.
- 48.Smith Dayle, "The E-Business Book: A step-by-Step Guide to E-Commerce and Beyond," Princeton: Bloomberg Press, 2001.
- 49.Teo, H.; Tan, B.; and Wei, K. (1995). "Innovation diffusion theory as a predictor of adoption intention for financial EDI," *Proceedings of the 16th Annual International Conference on Information Systems*, Amsterdam, Netherlands, pp. 155-165.
- 50.Tornatzky, L.G. and Klein, K.J. (1982). "Innovation characteristics and innovation adoption implementation: A meta-analysis of findings," *IEEE Transactions on Engineering Management*, Vol. 29, No. 1, pp. 28-45.
- 51.Van Slyke, C., Comunale, C. and Belanger, F. (2002). "Gender differences in perceptions of Web-based shopping," *Communications of the ACM*, Vol. 45, No. 7, pp. 82-86.
- 52.Van Slyke, C., Lou, H. and Day, J. (2002b). "The impact of perceived innovation characteristics on intention to use groupware," *Information Resource Management Journal*, Vol. 15, No. 1, pp. 5-12.
- 54.Wigand, R.T. (1997). "Electronic commerce: Definition, theory, and context," *The Information Society: An International Journal*, Vol. 13, No. 1, pp. 1-16.



Varsha S. Sukhadeve

Associate Professor , Smt. L.R.T. College of Commerce, Akola, M.S., India.

Publish Research Article International Level Multidisciplinary Research Journal For All Subjects

Dear Sir/Mam,

We invite unpublished Research Paper, Summary of Research Project, Theses, Books and Book Review for publication, you will be pleased to know that our journals are

Associated and Indexed, India

- * International Scientific Journal Consortium
- * OPEN J-GATE

Associated and Indexed, USA

- EBSCO
- Index Copernicus
- Publication Index
- Academic Journal Database
- Contemporary Research Index
- Academic Paper Database
- Digital Journals Database
- Current Index to Scholarly Journals
- Elite Scientific Journal Archive
- Directory Of Academic Resources
- Scholar Journal Index
- Recent Science Index
- Scientific Resources Database
- Directory Of Research Journal Indexing

Golden Research Thoughts
258/34 Raviwar Peth Solapur-413005, Maharashtra
Contact-9595359435
E-Mail-ayisrj@yahoo.in/ayisrj2011@gmail.com
Website : www.aygrt.isrj.net