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RESEARCH ARTICLE

TRUST WORTHINESS IN E-COMMERCE SITES: A CONTENT ANALYSIS

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ABSTRACT

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Electronic commerce encompasses all business conducted by means of computer networks. Advances in media convergence, e-commerce provides multiple benefits to the consumers in form of availability of goods at lower cost, wider choice and saves time. People can buy goods with a click of mouse button without moving out of their house or office. Similarly online services like bill payments, banking, hotel booking, ticketing, etc., have been of tremendous benefit for the customers. Business to business transactions will represent the largest revenue but online retailing will also enjoy a drastic growth. The specific objectives of the study are to identify the trustworthiness of the e-commerce sites. To understand the influence of the new mode of payments. To highlight the mode of complaints they were lodged on e-commerce sites. Researchers adopted for this study content analysis and case study methods.

1. Introduction

The world is transforming into the digital realm every day. Today's consumers appreciate the value of time and put it at the forefront of anything else and want to be able to follow up business in the best time of their convenience. It is through online sites that customers can place orders in any time they order the products in online. Organization for Economic Co-operation and Development (OECD, 2011) that E-commerce (electronic commerce) as "the sale or purchase of goods and services, whether between businesses, households, individuals, governments, and other public or private organizations, conducted over computer-mediated networks". E-commerce is

usually associated with buying and selling over the Internet, or conducting any transaction involving the transfer of ownership or rights to use goods or services through a computer-mediated network (Thomas 2001). E-commerce or electronic commerce deals with the buying and selling of goods and services, or the transmitting of funds or data, over an electronic platform, mainly the internet. These business transactions are categorized into either business-to-business (B2B), business-to-consumer (B2C), consumer-to-consumer (C2C), consumer-to-business (C2B) or the recently evolved business-to-business-to-consumer (B2B2C). E-commerce processes are conducted using applications, such as email, fax, online catalogues and shopping carts,

electronic data interchange (EDI), file transfer protocol and web services and e-newsletters to subscribers was shown in the report Price Waterhouse Coopers (PWC, 2015 p.4).

E-commerce in India

The e-commerce industry in India may currently be behind its counterparts in a number of developed countries and even some emerging markets. However, with India's GDP growth pegged at 6.4% by the International Monetary Fund and the World Bank, it is expected to grow rapidly.

This sector in the country is still in growing stage, but even the most-pessimistic projections indicate a boom. The sector in India has grown by 34% it was shown in the report Compound Annual Growth Rate (CAGR) since 2009 to touch 16.4 billion USD in 2014. The sector is expected to be in the range of 22 billion USD in 2015. A significantly low (19%) but fast-growing internet population of 243 million in 2014 is an indicator of the sector's huge growth potential in India (PwC, 2015). Since the past decade, the internet changed the thought of the people on buy and sell of goods and services. The e-commerce is changing the shopping interest of customers. The online shopping has seen unprecedented development in the last few years. The using of technology is making the e-commerce sector to be more available to the customers. It is evident that in absolute terms, India's internet users are short by only 36 million as compared with 279 million in the US and higher than that in Japan, Brazil and Russia. However, in relation with its population, only 19% of Indians use the internet. This indicates the potential of internet use in India and as internet penetration increases, the potential of growth for the e-commerce industry will also increase outlined in their business profile (Internet Live Stats website, 2014 & PwC, 2015). The business investors have shown interest in e-commerce and attracting some big investors. The e-commerce sites like Amazon and Alibabahave taken up the competition to a new level. E-commerce sites are providing different services like Cash on Delivery, Cash back Offer, One Day Delivery, 30 day replacement, Wallets etc.

According to the 2014 report by Morgan Stanley, three players have pulled ahead in the horizontal market place race. In Gross Merchandise Value (GMV) Flipkartleads with a 44 % share of the \$6.3 billion Indian e-commerce market; Snapdeal is No.2 with 32 % share, while Amazon, a late starter in India - it launched in June 2013 - has 15 per cent. Amazon touched \$1 billion in sales in 2014. For the company, India is the fastest-growing international market to reach that mark, in just one-and-a-half years. Amazon does not agree with the Morgan Stanley report on the difference in GMV share (Dasgupta& Shankar, 2015). The digital commerce market in India has grown steadily from \$4.4 billion in 2010 to \$13.6 billion in 2014. As per industry estimates, the digital commerce market in India is expected to reach \$16 billion by the end of 2015 on the back of growing Internet population and increased online shoppers (Associated Chambers of Commerce and Industry of India (ASSOCHAM), 2015).

Growing Flash Sales Tactics

Flash sales related to limited period offer of goods offered in limited supply. The sites for flash sales, like Group on and Living Social targeted for US consumers. These types of deals are very popular in western countries, now entering into Indian online market. The Flash sales are especially run on festivals and weekends, the daily deals are increasing on Indian online market sites such as Flipkart, Snapdeal, and Amazon.

Main advantages of e-commerce

It is easy to order almost any goods from all around the world within minutes and get it delivered soon. First, there may be major benefits occurring when shopping online (Prieger&Heil, 2010, Goel, 2008).

1. B2C interactions allow better matching of consumers to products and services (the so called "global marketplace").

2. Search tools for buyers, retail auction sites such as eBay, and online brand communities all lower the consumers' costs of searching for goods and prices.

3. Reduced prices: Costs of products are reduced since stages along the value chain are decreased. Reynolds (2010) gives notice to the phenomenon of “dis-intermediation”.

4. 24-Hours access: E-commerce allows people to carry out businesses without the time barriers.

5. Increased convenience of purchasing, and faster delivery: Especially in case of fully digitalized products the process of consumption can begin almost immediately after the purchase.

These are just main issues characterizing advantages of e-shopping. Compared to the “classic” consumer goods purchasing, online shopping has indeed transformed the whole process of purchasing.

Inconveniences associated with e-commerce

Goel (2008) states that there also some problems related to e-commerce:

1. Hidden costs: Especially shipping costs, difficulties when replacing goods, etc.

2. Network unreliability: Although they are meant to operate 24 hours a day, e-commerce websites may be impacted by technical difficulties that make a purchase impossible.

3. Privacy and security issues: There are a number of dishonest e-tailors who try to abuse customers’ trust, hence economic/financial losses and similar problems are not rare in the e-commerce environment.

The results reflect current market situation. It was proven that e-shopping deserves careful evaluation and that it is needed to watchfully assess an e-shop before ordering and paying for demanded goods. The most frequent problem when shopping online was the same in target group as in the results of OECD (2009): merchandise or service never delivered.

Payment Gateways

In e-commerce business the crucial stage is how the customer will pay. The payment gateway is a service for e-commerce payment that authorizes internet banking payments, credit card, debit card and keeping those payments securely with user’s business account for Electronic-fund-Transfer. The world has

become a global village and is now moving from cash to digital money, and there is a need of payment gateway for future of e-commerce. Despite being a developing country, India has shown a commendable increase in the e-commerce industry in the last couple of years, thereby hitting the market with a boom. Though the Indian online market is far behind the US and the UK, it has been growing in its own way.

The e-commerce sector in India is mostly dependent on Cash on Delivery mode of payment, and is the most selected choice for Indian online consumers because of lack of trust in online transactions, limited adoption of credit, debit cards, and security concerns among others. In India majority online transactions do on Cash on Delivery than other services like internet banking and credit or debit cards. “Trust is a critical factor in stimulating purchases over the Internet” (Quelch& Klein, 1996 p.60-75). People make important buying decisions based, in part, on their level of trust in the product, salesperson, and/or the company (Hosmer, 1995). Similarly, Internet shopping decisions involve trust not simply between the Internet merchant and the consumer, but also between the consumer and the computer system through which transactions are executed (Lee & Turban, 2001). Although many studies have identified the critical role of consumer trust in Internet shopping, two critical issues have hampered empirical investigations of the impact of consumer trust on on-line purchasing activities. The first issue is centered on the lack of agreement about the definition of online consumer trust (Lee & Turban, 2001).

The Internet has become an essential business platform for trading, distributing and selling products between organizations, among organizations and consumers, and even between consumers. This has brought e-commerce to an entirely new level building on the role of EFT and EDI in the past (Brian, 2003). It is seen that Trust is an important factor in any social relationship and especially in commerce transactions. In traditional commerce, a buyer can often see both the seller and the product, verify its quality, negotiate and bargain with the seller. Thus, it is possible for each of them to assess the

trustworthiness of the other and for the buyer to be convinced about the product goodness. However in the e-commerce context, there is a lack of this kind of direct trust assessment (Thakkar, 2015).

Adopting the idea of e-commerce in developing countries is still in the early stage and it seems like it needs a lot of work in term of its developments and cultural understanding by the internet users. Whereas at the most developing consumer markets face severe limitations in terms of connectivity, ability to pay, deliveries, willingness to make purchases online, ownership of credit cards, access to other means of payment for online purchases and accessibility in terms of physical deliveries (Hamed, 2013). The phenomenon of consumer e-trust (consumer trust in e-commerce) is discussed widely, and many conceptualizations concerning e-trust have been made. However, many researchers have confused the concepts of consumer trust in e-commerce and trustworthiness of e-commerce. Because of this there are only a limited number of empirical studies that have concentrated on the less studied concept of trustworthiness, which limits current understanding of the consumer trust-related phenomenon. This paper contributes by exploring different attributes of e-commerce trustworthiness from the consumers' point of view (Kyosti, 2006).

Significance of the study

Numbers of new technologies are entering into the market, such as mobile commerce, cloud computing in e-commerce, mobile payment value and global mobile app profits. Buying habits of consumers are changing day by day in the global scenario. People like to save their precious time; they want to spend their time with families and friends. In the present scenario E-commerce makes it easy for consumers because, most of the work is done through the internet such as online shopping, online transaction, booking tickets etc. In coming days, people will do their work by sitting at one place through internet and the consumers save their valuable time. It observed that Trust is an important factor in any social relationship and especially in commerce transactions. In traditional commerce, a buyer can often see both the seller and the product, verify its quality, negotiate

and bargain with the seller. Thus, it is possible for each of them to assess the trustworthiness of the other and for the buyer to be convinced about the product goodness. However in the e-commerce context, there is a lack of this kind of direct trust assessment. The specific objectives of the study are to identify the trustworthiness of the e-commerce sites. To understand the influence of the new mode of payments. To highlight the mode of complaints they were lodged on e-commerce sites.

Review of Literature

Malhotra and Singh (2007) studied the determinants of Internet banking adoption by banks in India. This study contributes to the empirical literature on diffusion of financial innovations, particularly Internet banking in Indian context. Tarafdar and Vaidya (2004) examined the factors that determine the organizational inclination to adopt E-commerce (EC). The study proposes a framework based on the qualitative data on four financial firms in India collected through multiple case study design. Dasgupta and Sengupta (2002) paper on e-commerce in Indian insurance industry discusses the features of e-insurance in comparison with the traditional offline insurance service. Vishwasrao and Bosshardt (2001) used a theoretical framework developed by Katz and Shapiro (1987) to examine the ongoing technology adoption behavior of foreign owned and domestic firms. This study shows that liberalization happened in India after 1991 has positive impact on technology adoption, but it is found that foreign firms are quick to take advantage than domestic firms. Kesharwani, Bisht (2012) reveals that perceived risk has a negative impact on behavioral intention of internet banking adoption and trust has a negative impact on perceived risk. Vaithianathan, (2010) aims to put forth that there is more to organizations/individuals and country as a whole to be benefitted by wide spread adoption of EC by firms across the country.

There are many literatures and studies examined the factors affecting usability, trustworthy and the impact of providing high security for e-commerce applications on consumer's perception (Jakob, 2010). Trust in E-commerce can be brought through four

elements: product quality, payment security system, E-customer relation management, website quality and time of delivery (Amimeur, 2012). Haidari&Paktiani (2011) found that there are some methods used within e-commerce that contribute trust and security and emphasized on the importance to provide solutions in order to gain a secure and trustworthy e-commerce for all firms that are involved in online businesses. Sharma and Yurcik, (2004) found that several factors have been identified as having influence on the customer's perception of security. E-commerce has gained considerable attention in the past few years, giving rise to several interesting studies and industrial application, due to the Internet has created enormous change in the business environment. Considerable numbers of research findings (Ahuja, Gupta & Raman, 2003, Basu&Muylle, 2003). According to the authors, consumer-perceived risk is reduced with the increase in institutional trust and economic incentive (Salam, Rao, &Pegels, 2003).

Objectives

1. To understand the e-commerce operations.
2. To identify the problems in online shopping.
3. To analyze the mode of complaints in e-commerce
4. To study the complaints related to subject categories in selected e-commerce sites.
5. To find out the trustworthiness of the selected e-commerce sites.

Research Methodology

The use of the content analysis method to analyze the news reports provide the frame work and ability to address questions that are critical for answering the research questions. Content analysis is the systematic, replicable technique for compressing many words of text into fewer content categories based on explicit rules of coding (Berelson, 1952: Krippendorff, 1980 and Weber, 1990). Content analysis can able one to look beyond the physicality of text for example, to what text tell them, the conceptions and actions the text encourage (Krippendorff, 2004), and influences made are more

systematic, explicit informed and (ideally) verifiable (Krippendorff, 2004).

Quantitative method

The number of complaints that were lodged in web portal on the e-commerce has been taken into consideration and the complaints were tabulated in accordance with the categorized as the product description. The purpose of our empirical study is to explore what meanings consumers give to the trustworthiness of e-commerce. Due to the unexplored nature of the phenomenon, we decided to adopt a qualitative method, because we assumed that it would give us richer data than, for example, a survey. In other words, a qualitative method offers the possibility to reveal some attributes of trustworthiness that have not been introduced in earlier studies and to broaden our understanding of the phenomenon. Another reason for choosing a qualitative method was that there are only a few studies in literature that concentrate on the trustworthiness of an e-commerce, and those studies would not have offered us a sensible starting point for conducting a quantitative study.

Selection of e-commerce sites

Amazon

The Amazon was founded by Jeff Bozos in 1994, and launched in 1995. It was started operations in India from June 5, 2013, by AmitAgarwal. The Key acquisition is Minority Stake in QwikCilver. Its revenue for the fiscal year' 14 is Rs. 169cr. (Amazon.in, 2015).

eBay

eBay is a worldwide auction site that was founded by Pierre Omidyar on September 3, 1995 in San Jose, CA. It was originally called Auction Web and was part of a larger personal site. The name of the company was officially changed to eBay in September, 1997. (eBay.in 2015).

Flipkart

Flipkartwas founded on October 15, 2007 by SachinBansal and BinnyBansal. The key acquisitions

of Flipkartare Myntra, Lets buy, MIME360, Champaks, and digital content, WeRead, Adiquity and Appiterate. Its revenue for the fiscal year'14 is Rs. 2846cr, (Flipkart.com, 2015).

Snapdeal

Snapdeal was founded on February 4, 2010 by Kunal Bahal and Rohit Bansal. The key acquisitions are Grabbon, esportsbuy.com, Shopo.in, Doozton.com; Wish picker Exclusively, GoJavas, RupeePower.com and Free charge. Its revenue for the fiscal year'14 is Rs. 168cr, (Snapdeal.com, 2015).

Selection of Research Time Period

Mainly the complaints were taken from the month of January 1, 2015 to August 31, 2015. A total number of 235 days of each e-commerce site were chosen for the analysis.

Mode of Complaints: Following are the complaints used in this study

1. Online Payment/Refund Amount
2. Damaged Products/Fake Products
3. Missing Article/Misplacement of Product
4. Late in Delivery
5. Wrong Address
6. Booking Cart/Cancelled Order.

Subject Categories: Keeping in view of the objectives of the study, 9 main subject categories have been identified. The following are the---

1. Electronics & Appliances: Refrigerators, TVs, Fans, Laptop and Computers etc.
2. Clothing & Accessories: Shirts, Trousers, Saris, Watches, Chains, Foot Wears etc.
3. Household Items: Sofa Sets, Beds, Kitchen Items etc.
4. Books: Fiction, Nonfiction, Academic subjects, Competitive etc.
5. Mobile & Gadgets: Mobiles, Pen drives, Memory Card, Power Bank etc.
6. Cosmetics: Soaps, Lotions, Creams, Make up kits etc.
7. Sports & Automobiles: Running Shoes, Gym equipment, Vehicle Spare Parts etc.
8. Baby & Kids: Dresses, Foot wears, Health Care Medicines, Oils, etc.
9. Others: Customer care Calls, Unethical behavior of Courier boy etc.

Definition of Trust Worthiness

Trust was traditionally difficult to define (Rousseau, Sitkin, Burt, & Camerer, 1998), particularly because of its many different meanings (McKnight & Chervany, 2001a). For this reason, and in spite of many significant efforts in research, there is not yet a universally accepted definition of trust (Chen & Dillan, 2003) and the state of the definitions of trust belongs to what Lewis and Weigert (1985) call a "conceptual confusion."

In the field of e-commerce, definitions of trust abound and are mostly borrowed from the fields of marketing and information systems. In turn, these fields draw their definitions from disciplines such as psychology, sociology, and economics, thus leading to contradictory conceptualizations harming research that is carried out (Bhattacharjee, 2002; Gefen, Karahanna, & Straub, 2003a). Moreover, according to Bigley and Pearce (1998), efforts made to propose a consensual definition of trust led to even more meaningless and diverse conceptualizations of trust with little empirical utility.

Each discipline identifies many different factors influencing the level of trust and produces its own concepts, definitions, and results. The definitions are adapted to their context, and each discipline has its own paradigm that enables it to understand certain things and that also acts like blinkers in certain circumstances (Rousseau et al., 1998). Thus, psychologists define trust as a propensity to trust, sociologists and economists broadly define it as a characteristic of the institutional environment or as a calculus-based evaluation, and social psychologists define it as reasoning in connection with another party.

Statistical Techniques Used

For analyzing the data, the following statistical measures have been used. Simple percentage, Mean, Standard Deviation (SD), ANOVA (F-test) and Chi-Square (X²) test of association.

Data Analysis

The objective of the present research paper is to provide a profile of complaints analysis covered

under different subject categories in terms of frequency, region wise filing. For this purpose, two popular International e-commerce sites viz. Amazon and eBay and similar two popular Indian e-commerce sites viz. Flipkart and Snapdeal announced during the calendar year, i.e. January 1, 2015 to August 31, 2015 were considered. A total number of 235 days of each e-commerce site were chosen for the analysis.

The Indian e-commerce sites received more than 78.5 % complaints. Regarding the International e-commerce sites received 21.5 % complaints. Among the four sites Flipkart (50.4%) and Snapdeal (28.1%) complaints received. Amazon and eBay received complaints 10.8% and 10.7% respectively.

Diagram-1 Distribution of Complaints with Percentage

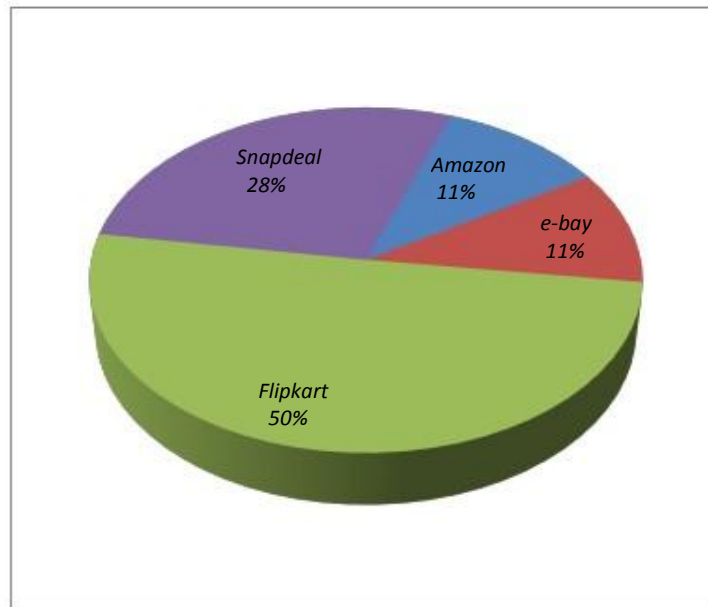


Table-1 Distribution of Complaints in the Study Period

Name of the e-commerce site	January	February	March	April	May	June	July	August	Total
Amazon	38	57	52	45	73	77	96	85	523
eBay	66	34	60	55	73	71	58	97	514
Flipkart	201	201	205	332	409	390	447	244	2429
Snapdeal	267	196	162	163	174	130	148	116	1356
Total	572	488	479	595	729	668	749	542	4822

Diagram-2 Trend Analysis of Complaints in e-commerce sites

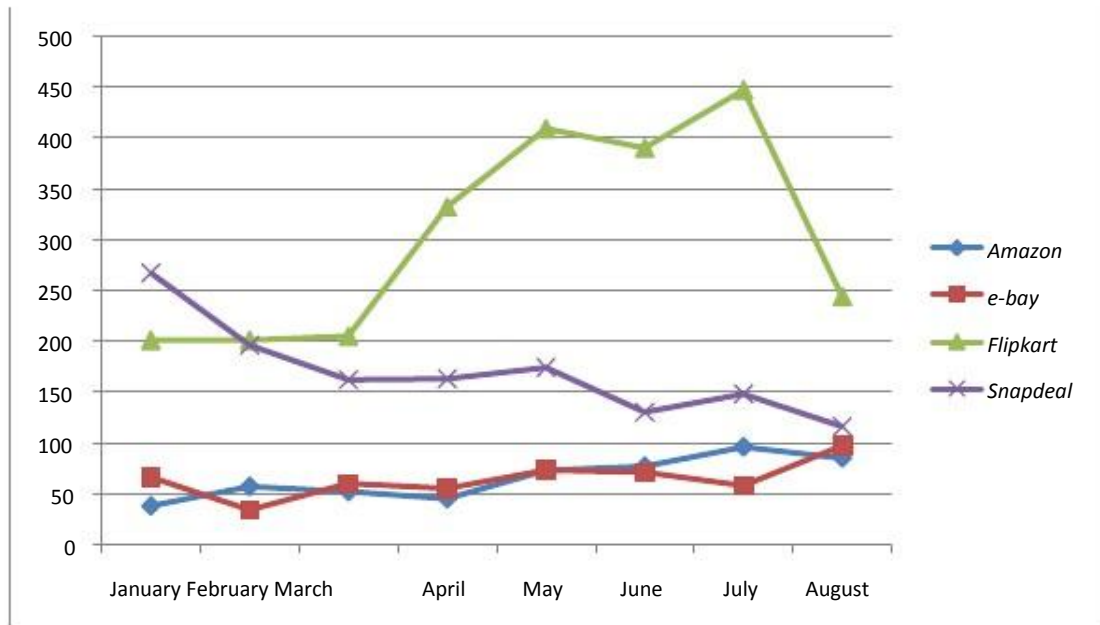


Table-2 shows the total of the 4822 complaints, 2081 (43.15%) were damaged products/Fake products, 1087 (22.5%) were Online Payment/Refund amount, 781 (16.2%) were Late in delivery, only small number of complaints Missing of article 414 (8.6%), Booking Cart/Cancelled order 369 (7.6%) and Wrong address 90 (1.8%).

Online payment complaints are high in Flipkart 463 with 19.06% and low level of complaints in eBay 176 with 34.2%. Damaged products/Fake product related complaints are high in Flipkart 1243 with 51.2% and low in Amazon only 120 with 22.9%. Then Misplacement of the product complaints are high in Snapdeal 178 with 13.1% and low in eBay 38 (7.4%). Late in delivery related complaints are high in Flipkart 376 with 15.5% and low level of complaints in eBay 75 with 14.6%. Wrong address delivery complaints are high in Flipkart 46 with 1.9%, low in eBay only 8 with (1.5%). Finally Booking cart/Cancelled order complaints are high in Snapdeal 178 with (13.1%) and low level of complaints in eBay with 15 (2.9%).

Table-6 shows data about the received complaints under 9 different subject categories. As can be seen

in four e-commerce sites, Mobiles & Gadgets ranked first in Flipkart (54.5%), eBay (56.8%), Amazon (47.2%) but in Snapdeal ranked second. Electronics & Appliances related complaints ranked first in Snapdeal. Clothing & Accessories complaints ranked second in Amazon and third rank in Snapdeal 19.0%, Flipkart 12.1% and eBay 10.7%. Household items subject category received 4th rank in Flipkart 133, Snapdeal 99, and Amazon 33 and ranked 69 in eBay.

In the present study, an attempt was made to assess the trust worthiness given to the subject categories. For this purpose, resolved and unresolved was adopted to assess the trust worthiness.

Calculated value of Chi-Square: 2167.891, Degree of freedom: 3, P-Value= 0

Yates Chi-square: 2162.245, Yates P value= 0, $\alpha = 5\%$, table value is 7.815, $\alpha = 1\%$, table value is 6.251.

Calculated value (2167.891) > Tabulated value (7.815) at $\alpha = 5\%$, Hence there is significant difference between resolved and unresolved.

Table-2 Distribution of Mode of Complaints

e-commerce site	Online Payment/ Refund Amount	Damaged Products/ Fake Products	Missing of Article/ Misplacement of Product	Late in Delivery	Wrong Address	Booking Cart/ Cancelled Order	n
<i>Amazon</i>	203 (38.8)	120 (22.9)	39 (7.4)	108 (20.6)	19 (3.6)	34 (6.5)	523
<i>eBay</i>	176 (34.2)	202 (39.3)	38 (7.4)	75 (14.6)	8 (1.5)	15 (2.9)	514
<i>Flipkart</i>	463 (19.06)	1243 (51.2)	159 (6.5)	376 (15.5)	46 (1.9)	142 (5.8)	2429
<i>Snapdeal</i>	245 (18.1)	516 (38.05)	178 (13.1)	222 (16.4)	17 (1.2)	178 (13.1)	1356
Total	1087	2081	414	781	90	369	4822

Table-3 Mean, Standard Deviation and Coefficient of Variation of the Complaints

Name of the e-commerce site	Mean \bar{x}	Standard Deviation (SD)	Variance (SD)	Population (SD)	Variance (Population SD)	Standard Error (Std-Er)
<i>Amazon</i>	87.16	70.31	4944.56	64.19	4120.47	28.70
<i>eBay</i>	85.66	83.79	7021.06	76.49	5850.88	34.20
<i>Flipkart</i>	404.83	439.32	193002.96	401.04	160835.80	179.35
<i>Snapdeal</i>	226	162.95	26553.2	148.75	22127.66	66.52

Table-4 Analysis of Variance of the Frequencies of Complaints in Coverage among four e-commerce sites

Source of Variation	SS	df	Mean Squares (MS)	F-Ratio	1% Level of Significance
Between Sample	410596.833	3	136865.61	2.3646	F (3,20) = 4.94 ($\alpha=1\%$) 3.10 ($\alpha=5\%$)
Within Sample	1157609	20	57880.45		
Total	1568205.83	23			

Table-5 Determining the Correlation co-efficient between the four e-commerce sites

Correlation between		$\sum X^2$	$\sum Y^2$	$\sum XY$	Co-efficient of correlation R
<i>Amazon</i> (x) <i>eBay</i> (y)		70311	79138	70212	0.8625
<i>eBay</i> (x) <i>Flipkart</i> (y)		79138	1948355	369314	0.876
<i>Amazon</i> (x) <i>Flipkart</i> (y)		70311	1948355	295660	0.5434
<i>Snapdeal</i> (x) <i>Amazon</i> (y)		439222	70311	148948	0.5367
<i>Snapdeal</i> (x) <i>Flipkart</i> (y)		439222	1948355	892655	0.9602
<i>Snapdeal</i> (x) <i>eBay</i> (y)		439222	79138	137572	0.8409

Table-6 Distribution of Subject Categories

Subject Categories	<i>Amazon</i> fr (%)	<i>eBay</i> fr (%)	<i>Flipkart</i> fr (%)	<i>Snapdeal</i> fr (%)	Total
1. Electronics & Appliances	61 (11.7)	67 (13.03)	432 (17.8)	462 (34.1)	1022
2. Clothing & Accessories	96 (18.3)	55 (10.7)	294 (12.1)	258 (19.02)	703
3. Household Items	33 (6.3)	24 (4.7)	133 (5.5)	99 (7.3)	289
4. Books	27 (5.2)	10 (1.9)	70 (2.8)	2 (0.14)	109
5. Mobiles & Gadgets	247 (47.2)	292 (56.8)	1323 (54.5)	402 (29.6)	2264
6. Cosmetics	9 (1.7)	9 (1.7)	50 (2.05)	14 (1.03)	82
7. Sports	26 (5)	27 (5.2)	50 (2.05)	55 (4.05)	158
8. Baby & Kids	18 (3.4)	29 (5.6)	41 (1.7)	11 (0.81)	99
9. Others	6 (1.1)	1 (0.2)	36 (1.5)	53 (3.9)	96
Total	523	514	2429	1356	4822

Table-7 Distribution of Resolved and Unresolved Complaints

e-commerce site	Resolved	Complaints Unresolved	N
<i>Amazon</i>	14 (2.7)	509 (97.3)	523
<i>eBay</i>	13 (2.5)	501 (97.5)	514
<i>Flipkart</i>	1611 (66.3)	818 (33.7)	2429
<i>Snapdeal</i>	33 (2.4)	1323 (97.6)	1356
Total	1671	3151	4822

Diagram-3 Distribution of Complaints Comparison with Unresolved and Resolved

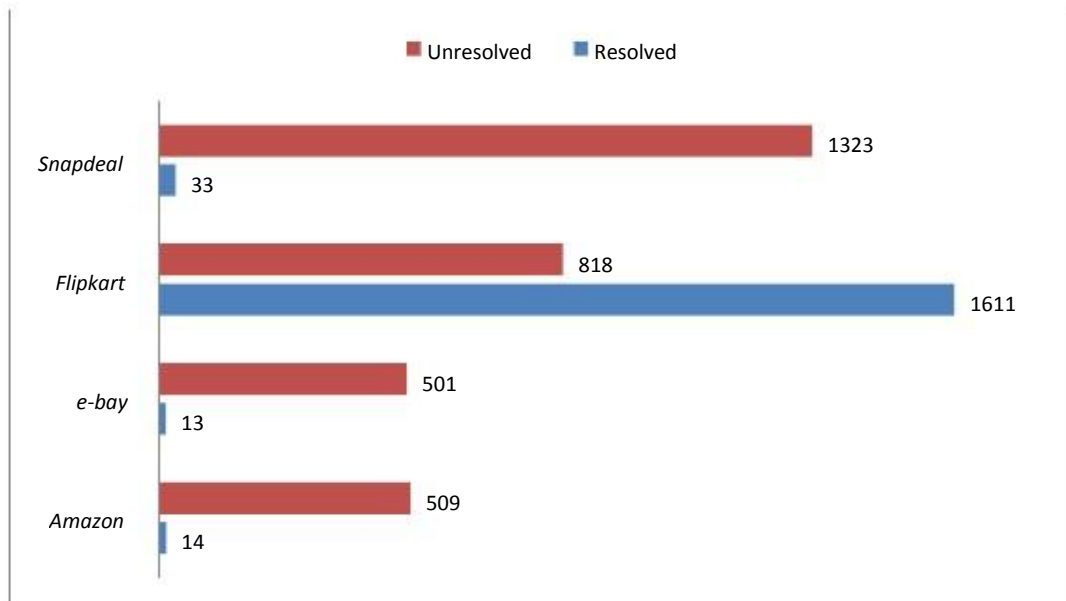


Table-8 reveals that resolved and unresolved complaints of 9 subject categories among 4 e-commerce sites. International e-commerce sites Amazon and eBay resolved only 27 complaints, remaining two national e-commerce sites Flipkart and Snapdeal resolved total of 1644 complaints. Total unresolved of International e-commerce sites Amazon and eBay are 1010, at the same time unresolved complaints of National e-commerce sites

Flipkart and Snapdeal are 2141. Overall resolving complaints percentage better in national e-commerce sites Flipkart and Snapdeal compare to International e-commerce sites Amazon and eBay. Subject category wise resolved (861) and unresolved (1403) complaints are high in Mobile & Gadgets, low level of complaints of resolved (38) and unresolved (44) are Cosmetics.

Table-8 Distribution of frequency of resolved and unresolved with subject categories

Subject Categories	Amazon		e-Bay		Flipkart		Snapdeal		Total	
	R	UR	R	UR	R	UR	R	UR	R	UR
1. Electronics & Appliances	2	59	-	67	337	95	9	453	348	674
2. Clothing & Accessories	-	96	-	55	176	118	7	251	183	520
3. Household Items	-	33	1	23	88	45	1	98	90	199
4. Books	2	25	1	9	56	14	-	2	59	50
5. Mobiles & Gadgets	5	242	6	286	838	485	12	390	861	1403
6. Cosmetics	1	8	1	8	36	14	-	14	38	44
7. Sports	2	24	2	25	29	21	-	55	33	125
8. Baby & Kids	1	17	2	27	26	15	-	11	29	70
9. Others	1	5	-	1	25	11	4	49	30	66
Total	14	509	13	501	1611	818	33	1323	1671	3151

R= Resolved, UR= Unresolved

Findings

1. Majority online complaints are high in national e-commerce sites compare to International e-commerce sites at the same time resolving complaints are high in national e-commerce sites.
2. In online complaints most of the complaints related to Damaged product/Fake products and second place occupied by online payment complaints.
3. Majority of the complaints on e-commerce in Mobile & Gadgets and Electronics & Appliances products.
4. Resolving complaints are better in Flipkart compare to other e-commerce sites.

5. Unresolved complaints are very high in Snapdeal on Electronics & Appliances and Clothing & Accessories.
6. Mobiles & Gadgets and Household items complaints are majority in Flipkart.

Suggestions

As E-commerce in India is at nascent stage but growing at a very high rate, these competition issues may arise in the near future. E-commerce may become a platform for the anti-competitive agreements between the companies. There are some international cases where anti-trust issues have come up with E-commerce as a platform. The consumers must be get knowledge regarding these issues and fishing websites.

Credit cards being the facilitators of E-commerce, some international case studies are done where anti-

competitive agreements and anti-trust issues between the credit cards companies have come up. Credit cards market in India is growing at a fast rate. These issues may come up in India in the near future.

As stated in the last section, CCI must keep an eye on developing E-commerce market in India as well as the credit cards companies that might indulge in the anti-competitive practices to increase their own profits.

Conclusion

From the above analysis the complaints in the e-commerce sites, it can explain the transparent business policies that were being followed by them. These companies understand that the customer satisfaction was so important for their growth of development. Whereas the e-commerce sites behavior explains that they only concentrate on the profits without giving importance to the trustworthiness of the customers.

As of the benefits of the customers e-commerce sites launched offers like 30 days replacement, if the goods were replaced if they were delivered damaged. However the e-commerce was growing in the nearby days and has a vast change over and large market expansion even to the rural areas creating huge profits to the companies. The companies should also take into consideration of the customers to their value for money, time and the trust they had in the company. Due to some fishing companies and other cyber fraud committing websites the customers were being deceived in the e-commerce segment due to lack of knowledge in the payment modes and identifying the true e-commerce sites when compared with the other sites.

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Appendix-1 Complaints on E-commerce sites

E-commerce Site Name	Subject in Complaints
<i>Amazon</i>	I am received empty pakage-Nagulkar on Apt 10, 2015
<i>Amazon</i>	Order cosmetic product and received packet of condoms- gupta2009 on Apr 11, 2015
<i>Amazon</i>	Showing wrong mrp in website-akhilkv111 on Mar 31, 2015
<i>Amazon</i>	Regarding delivery of mobile without battery-Jitumoni1 on Mar 4, 2015
<i>eBay</i>	Selling price is higher than mrp tarang1978 on Aug 26, 2015
<i>eBay</i>	Bay India and their guarantee program is biased and unethical-revanthir on Apr 30, 2015
<i>eBay</i>	Customer care agents misbehaved-nisha dash on Apr 29, 2015
<i>eBay</i>	Supplying Expired software – Norton HemantAdityagangwar on Mar 27, 2015
<i>eBay</i>	False business practice and denial of my refund amarsihra on Feb 27, 2015
<i>eBay</i>	Careless attitude towards customer- anujyadav83 onFeb 27, 2015
<i>Flipkart</i>	Worst Quality ARB Toshiba PA3817U-IBRS 6 Cell Laptop Battery- Kaju_b123 on Aug 26, 2015
<i>Flipkart</i>	Wrong Shipment, No Replacement-ShreyanshJinda on Aug 26, 2015
<i>Flipkart</i>	Delay in order and no proper response sil on Aug 26, 2015
<i>Flipkart</i>	Wrong specification product vjr Singh on Aug 26, 2015
<i>Flipkart</i>	Customer support is worst- sunny kili on Aut 25, 2015
<i>Flipkart</i>	Unethical behavior- Kathiravan on Aug 24, 2015
<i>Flipkart</i>	Not given replacement under 30 days replacement guarantee- Moin6671 on Aug 22, 2015
<i>Flipkart</i>	Bad delivery- Shalabh Kumar on Aug 22, 2015
<i>Flipkart</i>	Misleading me regarding MRP and about discount- pranith.snippets@gmail.com on Aug 19, 2015
<i>Flipkart</i>	Unwanted SMS- skrmetcha on Aug 31, 2015
<i>Snapdeal</i>	
<i>Snapdeal</i>	Used product sent- bharath29 on Aug 31, 2015
<i>Snapdeal</i>	Money deducted but order not place (Resolved) Tushar xx on Aug 29, 2015
<i>Snapdeal</i>	The product was fully damage only empty box they send- arogyadas on Aug 28, 2015
<i>Snapdeal</i>	They have canceled my order and wasted my 12 days. KetanKandanekar on Aug 27, 2015
<i>Snapdeal</i>	Delivering defective necklace set two times- KUMKUM BOSE on Aug 25, 2015
<i>Snapdeal</i>	Batteries filled with sand inside powerbank- rajeshkalayath on Aug 21, 2015
<i>Snapdeal</i>	Delivery of wrong item against order no. 7945937300- ImNadeem on Aug 19, 2015
<i>Snapdeal</i>	False promises & advertising- Bobby roy (Mumbai) on Aug 13, 2015
<i>Snapdeal</i>	

<i>Snapdeal</i>	Got VIM BARS instead of a high priced phone- Priyankadwivedi on Aug 6, 2015
<i>Snapdeal</i>	Order cancellation after successful payment- rakeshsoni32 on Jul 27, 2015

Appendix-2

Evolution of e-commerce sites in the world

Year	<i>Amazon</i>	<i>e-bay</i>	<i>Flipkart</i>	<i>Snapdeal</i>
2001	Introduced In-Store Pick Up	Introduced e-bay Stores,		
2002	Opened Office Products Store Launched A9.com,	Acquired Paypal		
2003	Amazon Services,	Fortune's List: 8th Fastest Growing Company Launched Dream Big,		
2004	Acquired Joyo.com, Announced The Bombay Company Alliance Fulfillment	Save Big & The Power of All of Us, Rent.com joins eBay Creates Kijiji, Acquires Gum tree&		
2005	Agreement with Drugstore.com, Acquired Book Surge LLC Acquired Shopbop.com	Skype Launched Main Street		
2006		Joined UN Global Impact, PayPal goes Mobile, Acquires Stub Hub		
2007	Launched Amazon Kindle, Askville.com, Acquires		Launched Books	
2008	Fabric.com, Abe books, Launched Amazon TextBuyIt	Becomes an App, 27X7 Customer National Medal of Care Support Innovation & Technology, Adds Bill MeLater 100% Rating from the		
2009	Acquired Zappos.com, Launched Xbox LIVE Store Launched Amazon	Human Rights Campaign, Launched Daily deals Comes to the iPod, Launched Movies,		
2010				Launched online

	Studios, Amazon Mom Program	Adds Milo.com	Music, Mobile & acquires Cash on Delivery, Grab company
2011	Announced MYHABIT.COM, Acquires LOVE Film International Limited	Launched Women's Initiative Network, Adds GSI Commerce, Acquires Magneto, Song	Card on Delivery, Attracts Nexus Ventures & 30-day replacement receives \$10 million investment, Gets \$45 million more as Bessemer Venture Partners Launched House Acquires Brand Digiflipsportsbuy.com & Closes the year
2012	Launched Textbook Rental, Opens Shipping Portal for International Mobile App Distribution	Launched Global Shipping Program	with 1000 sellers on board selling their products Sold One lakh books Gets investment in a single day & from global e-commerce giant, eBay, Launched Trust
2013	Opened App Store for Android nearly 200 countries, Amazing Deals Every Ten Minutes on Cyber Monday	Braintree Acquisition, Opened Data Center Bloom Energy Servers	Pay & Acquires Shop. in Billion Dollar Receives second funding, Mynt around of funding Acquisition, In-a-from eBay - day guarantee, \$133.77 million, scheduled delivery acquisition spree & Flipkart First by buying
2014	HBO GO Available on Amazon Fire TV, Same-Day Delivery Expansion Get It Today" Available in Six More Cities, Introduced Zocalo,	<i>PayPal Available in 203 Countries, Joins with Sotheby's, eBay and PayPal to Become Two New Companies</i>	Doozon.com, Launched Capital Assist, & Got whopping \$627 million funding from Softbank Launched launched DEN- Experienced Zones, Snap deal TV Image Search & shop, Acquires Maternity/Paternity/ Exclusively.com ,
2015		20th Anniversary	

			Adoption Policy	RupeePower.com, GoJavas&Free charge
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Source: Amazon. In, eBay.in, Flipkart.com & Snapdeal.com,