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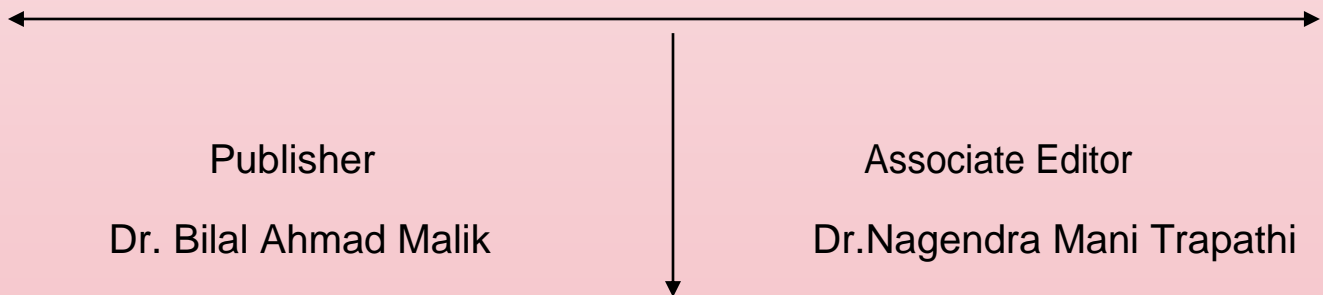
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DIRECTION OF ONLINE RETAILING (IN THE CONTEXT OF UNITED ARAB EMIRATES)

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ABSTRACT

The primary objective of this research paper is to generally examine and analyze the scope and future of online retailing in U.A.E. In order to get more accurate results, the main objective of this research is divided into very specific contexts which all explored the concept of online retailing in U.A.E. One particular concept to examine was to find out the current attitude of the U.A.E population towards online shopping on U.A.E based web stores.

Furthermore, it is vital to identify what this population bought in general and specify which category of products they are mostly interested in.

The other area to look at was to find out what commonly motivated the UAE people to go online and buy their preferred items instead of going to a physical shop. Finally, to discover how a typical online retailer performed in U.A.E in terms of security, costs, product offerings, and attracting customers.

The final stage includes an analysis of the information and findings, hence a more in depth look at the whole issue. Therefore, a conclusion is drawn to foresee the future of online retailing in the UAE and how to succeed in this particular field.

INTRODUCTION:

Online retailing is considered as one of the fastest growing retailing forms taking convenience to an entire new level where a shopper can make a purchase from anywhere at any time, regardless to the nature of the product and the distance from the marketer or supplier. Online shopping is the process whereby consumers directly buy goods or services from a seller in real-time, without an intermediary service, over the internet. An online shop, e-shop, e-store, internet shop, webshop, web-store, online store, or virtual store; are a few common names synonym to online formats for shopping. These days on line retailing is attracting many customers in many countries and in some cases like Dell Computers, Amazon.com, flicker, Dubizzle souq.com, myntra and e-bay has already established a remarkable success and worldwide popularity. With the invention of new and advanced technology of Internet, many retailers have now moved towards the online retailing. Many of the retailers who perform their businesses primarily through physical stores, in addition have now added this new format of online retailing in their operations. For example, Dell, Apple, Carrefour, Geant and many more companies serve their customers

through both the modes i.e. the physical stores and online stores.

Online retailing has already evolved and accepted at large in many developed countries such as United States, U.K. and Europe; but in many Asian countries, it is still in the evolving phase.

Dubai mainly famous as a tourist destination and is mainly considered as a shopping attraction place in the United Arab Emirates and in the whole Middle East, offers customers a wide variety of retail outlets mainly located within the super markets and huge shopping malls; but the culture of online retailing is yet at its infancy. Some of the examples of online retailers in U.A.E are souq.com, dubizzle.com, boutique1.com, ellamart.com, brownbag.ae, emiratesavenue.com and nahel.com; but how customers respond to online buying is yet to be checked. The proposed study is aimed with the basic objective of knowing the shoppers' attitude towards online retailing and what are the future prospects of this retail format in UAE.

Overall, the retail market in UAE has grown spectacularly over the past five years, with total sales up 50 per cent to US\$19.75 billion (Dh72.54bn), according to Euromonitor, a data provider. But experts are now divided on whether the sector is booming or merely spluttering along, with many retailers claiming to be experiencing "the best of times", while other stores are much less buoyant.

Euromonitor predicts UAE retail sales to grow just 1 per cent this year (2013), some way below the Ministry of Economy's GDP predictions of 3 per cent. "Within retailing, different channels are performing differently, with supermarkets and hypermarkets registering healthy growth, while channels such as jewelers and independent small grocers are faring badly and registering negative growth," said Sana Toukan, the research manager for Euromonitor in the Middle East.

One of the UAE's biggest retail executives has described online shopping as 'boring' and doesn't believe it will ever replace physical stores. Mohi-din Bin Hendi, president of Bin Hendi Enterprises, which is the partner for 75 brands in the UAE, says online shopping will never be a big market for the "Jet-Set" of luxury shoppers.

"You do not interact with anybody but only a screen and your fingertips. In malls you walk around, mingle with people and feel the products," said Mr BinHendi at the InRetail Summit held today in Dubai.

"Shopping for luxury goods, clothes and jewelry, I do not think it will ever happen that online will take away this pleasure for shoppers. Online shopping will never replace what we have today," he added. But many executives disagree with Mr BinHendi's assessment and believe online shopping is rapidly set to become popular among consumers.

"Every retailer needs to think about online," said Nisreen Shocair, the president of Virgin Middle East and North Africa. "I do not think it is an option, it is a matter of when."

Virgin continues to invest in expanding its physical stores, but also plans to launch an online digital music

download before the end of the year Price and convenience will be the two factors driving shoppers online as consumers increasingly value time saved. Shocair said. "If there are some brands that have not given [retailers] the option to go online, then this is the next conversation to be had," she added.

JPMorgan forecasts global e-commerce revenues to grow dramatically this year, up 18.9 per cent to US\$680 billion (Dh2.49 trillion) compared to last year.

But e-commerce has been slow to take off in the Middle East where just 6 per cent internet users regularly shop online, according to a recent survey by the Dubai market research company Real Opinions.

Simon Marshall, chief executive of Fawaz Alhokair, a Saudi-based retailer with more than 1000 stores around the Middle East, forecasts online sales to make up 20 to 25 per cent of total sales within five years.

"Online is a massive opportunity. It's significant for us," he said.

Above are the views of some veterans of UAE and Middle East retailers, who clearly are divided on the issue on Online retailing.

Online retail not a newly in 21st century but the basic philosophy of Online Retail is that people have low time and have a lot of works to do, due to these, businesses started research on how to save our customers' time and on the other hand how to increase our sales. For finding the answers of these questions they conducted lot of researches on different topic during the revolution of IT stage and came to know that they should start their business through Online system and should upgrade as IT age is upgrading and so they develop a concept of Online RetailingStrategy.

Online Retailing Strategy has suffered both from over-hype and underestimation. The former led to the dot-com bubble, when companies were valued according to how many people viewed their web sites rather than how much revenue and profit they generated; the latter has meant that even exceptionally successful online retail and e-commerce businesses have been ignored by the market, especially in small markets.

Keeping all above in mind research was conducted to find an objective perspective on both the status and potential of online retail, and develop a framework within which to assess its applicability to the current competitive environment and internal strategic demands in UAE.

RESEARCH OBJECTIVES:

The primary objective of this research paper is to generally examine and analyze the scope and future of online retailing in U.A.E. In order to get more accurate results, the main objective of this research would be divided into very specific contexts which all explored the concept of online retailing in U.A.E, at the final point. One particular concept to examine would be to find out the current attitude of the U.A.E population towards online shopping on

U.A.E based web stores.

Furthermore, it is vital to identify what this population would look to buy in general and specify which category of products they would be mostly interested in.

The other area to look at is to find out what commonly motivates the customers to go online and buy their preferred items instead of going to a physical shop. Finally, to discover how a typical online retailer would perform in U.A.E in terms of security, costs, product offerings, and attracting customers.

The final stage includes an analysis of the information and findings, hence a more in depth look at the whole issue. Therefore, a conclusion would be drawn to foresee the future of online retailing in the UAE and how to succeed in this particular field.

To summarize, the study targeted:

- (i) To evaluate attitude of various types of customers towards online retailing.
- (ii) To examine the direction adopted by shoppers towards Online shopping; with special reference to United Arab Emirates
- (iii) To analyze the future of online retailing in U.A.E
- (iv) To design conceptual framework towards finding variables responsible for On Line Retailing & validating important variables to factors for designing Model.
- (v) To bring out suggestive recommendations if any towards positive development of agencies responsible for Online Retailing.

STATEMENT OF HYPOTHESES:

- (i) There is no difference in awareness of male and female customers about online shopping (Ho1).
- (ii) There is no difference in key problems encountered by of male and female customers about online shopping (Ho2).
- (iii) Online shopping behaviour is not independent of age of customers (Ho3)

LITERATURE REVIEW:

Ahead of television or catalogue shopping, Internet shopping, otherwise known as online retailing or e-tailing, represents the most rapidly emerging form of non-store retailing today. The computerization started showing its potential from 1990 onwards and World Wide Web contributed immensely in E tailing. It would not be wrong to say that World Wide Web laid the foundation of E tailing. As per (C Cockburn and T D Wilson 1995)¹ it appears, therefore, that there is profit to be made on the Web, but this depends very much on what is being sold and in what manner. Organizations started putting all efforts in designing their organization web pages. Before the dot come bust in 2000 (Utpal M. Dholakia and Lopo L. Rego 1998)². support to the use of the Web by different firms for

different objective. Commercial home pages are found to support five types of marketing objectives. Commercial home pages pertaining to brand image, corporate philosophy, direct response, retail sale and pages serving as indexes.

If e-tailers hope to attract and retain satisfied online shoppers, they need to know what evaluative criteria consumers use when selecting an e-tailer. four main e-shopping characteristics are Merchandise, Interactivity – the customer support and service that customers can receive from the Internet, just as they can from a salesperson in a brick and mortar store, Reliability – an e-tailer’s good reputation, plus security and privacy Navigation characteristics – the time taken to get to an e-tailer’s homepage, and to download the e-tailer’s Web pages (Heejin Lim, Alan J. Dubinsky 2004)²⁵. Simultaneous studies at Germany & USA by (Heiner Evanschitzkya, Gopalkrishnan R. Iyerb, Josef Hessea, Dieter Ahlerta, 2004)²⁶ validated the fact that the model of e-satisfaction and its drivers, as originally proposed by Szymanski and Hise (2000)²⁷, fits moderately well to consumer perceptions in two German online contexts—Internet shopping and Internet finance. All external variables are based on the perceived quality of users, which are subjective and may be influenced by each user’s individual characteristics such as Web site skills, sensitiveness to price, and level of demanding for delivery time.

Second, although the results show that the quality factors of Web presence and offline features affect the user’s beliefs in Internet shopping malls, it is important to realize that other factors may also play an important role in user beliefs. The individualism is the only culture dimension to have a significant effect on purchase intention. Product type and individualism by price interaction also have a significant effect, whereas price does not. Major findings and implications are discussed (Junyeon Moon, Doren Chadee, Surinder Tikoo 2006)²⁸.

The comparative analysis of Web quality and user acceptance model for various Web site domains is another challenging research area. The results mean that the users of an Internet shopping mall consider the Web site not merely as an information system but also as a virtual store which provides the full stages of purchasing process of finding, ordering, and receiving. The dual nature of the online consumer as a tradition shopper and as a Web user implies that the offline features are just as important to retain customers as online quality factors. The technology acceptance model (TAM) is valid in predicting the acceptance of the Internet shopping malls and that online and offline features have positive effects on the user acceptance. Both online and offline features have greater effects on the useful -ness, attitude, and intention to use than either online or offline features separately (Tony Ahn, Seewon Ryu, Ingoo Han 2004)²⁹

The third factor, sensory experience, included items pertaining to the social, personalizing, and recreational experiences of shopping. Merchandise, the fourth factor, was characterized by recent of origin of product information, comparative shopping opportunities, and variety of merchandise choice. Of the four factors, transaction service was selected as a surrogate for attitude toward Internet shopping. The intention to use the Internet to search for information was not only the strongest predictor of Internet purchase intention but also mediated relationships between purchasing intention and other predictors (i.e., attitude toward Internet shopping, perceived behavioral control, and previous Internet purchase experience). Direct and indirect relationships between two antecedents (attitude toward Internet shopping and previous Internet purchase experience) and

Internet purchase intention were also equally important factors for online retailing (Sejin Ha, Leslie Stoel 2008)³¹. For Online retailing customer loyalty is critical to the online vendors' endurance and success.

The effect of product price and e-retailer reputation influence on consumers' perceived risk, attitude toward the website and purchase intention especially in case of online auction sites reveals that perceived risk negatively influences consumer attitude toward the website and online purchase intention, while consumer attitude toward the website positively influences purchase intention. Moreover, involvement moderates the influence of product price and e-retailer reputation only on social risk but does not have a significant effect on consumer attitude toward the auction website implicating that a lower product price and higher e-retailer reputation will lead to a lower level of consumers' perceived risk and increase their favorable attitude toward the website. In addition, e-retailer reputation has a more significant influence on performance risk, physical risk, social risk and general risk than product price does (WANN-YIH WU, Po-CHING HUANG and CHEN-SU FU 2011)³⁸. In regard to auctions it is worth studying if at all there is difference of gender towards effects of uncertainty. In fact, factors influencing men's and women's uncertainty are different. In addition, uncertainty has stronger influence on men's intention to purchase products from online auction websites (Jih-Chun Yeh, Kuo-Lun Hsiao, Wei- Ning Yang 2012)³⁹.

For online retailers interested in servicing more customers online, motivating customers to make repeated purchases online, and promoting customers' loyalty, personality models provide an explanation of the most relevant underlying factors and processes. The negative effect of Need for Cognition on buying intention depicts the most likely online shoppers as 'cognitive misers'. In other words, such consumers seek to minimize their efforts through the use of heuristics and other short-cuts to online shopping (Michael Bosnjak, Mirta Galesic, Tracy Tuten 2005)⁶² Further for marketers of early part of decade of 2000 the key perception of the potential adopters of Internet shopping were more likely to perceive online shopping to have relative advantage in terms of economic gain. In other words, they believed that the price of product on the Internet would be lower than that in the retail store. In terms of personal characteristics, it was felt that if the potential adopters of Internet shopping if found to have higher income level, they were more likely to be the opinion leaders on technological product, more interested in technological development and more venturesome than non-adopters (Noel Yee-Man Siu, May Mei-Shan Cheng 2000)⁶³.

METHODOLOGY:

For Undertaken Research: This study is an Exploratory in nature, both Primary and Secondary data is deployed in the study. Secondary data is collected from one hundred twenty five academic journals, e journals from different parts of the world which included USA, Malaysia, Singapore, UK, China, India, Taiwan, Canada, France, Denmark, UK, England, New Zealand, Belgium, South Korea, Spain, Hong Kong, Italy, Greece, Croatia, Thailand, Israel, Finland, Saudi Arabia, Germany, Kuwait, Netherland and many more countries and text books for literature review, whereas Primary data is collected by executing an online survey and personal interviews from 460 respondents on the topic. Judgmental approach of sampling is used in the study and respondents were selected by using convenience and judgment sampling methods. Collected data is analyzed by using appropriate statistical methods details of which is mentioned in the subsequently. Frequency distribution tables and pie charts

and bar diagrams are used to present and compare the findings and interpreting the results.

UAE has been selected for the research population and the type of samples and the number of questions were determined on the basis of meeting the information requirements for the research. Although the selected samples were limited to people living in UAE region, and it was assumed that the samples from UAE might have represented the whole situation of Online Retailing in GCC. Therefore, the research results might be generalized to all GCC countries but strictly speaking, this generalization is limited.

This research rarely falls neatly into only one philosophical domain. This research too is mixture between positivist and interpretivist, perhaps reflecting the stance of realism.

Pilot Questionnaire was administered by way of structured questionnaires in person to forty respondents to find out suitability of questions and overall structure of the questionnaire and it was found the pilot questionnaire is appropriate to be served to main respondents. A Pilot study provided an opportunity to test out some of the research objectives thus enabling the researcher to made necessary changes or amendments before the primary data was collected. Pilot study interview questionnaire instrument was created on basis of literature review and discussion. This survey instrument was used to elicit information from a sample set of people and practitioners. This information was analysed qualitatively and used for creation of Framework. This Framework was used in the Research Development phase. Sampling use was judgmental sampling.

DATA ANALYSIS:

Data Analysis Shows: Descriptive variable's Mean (In Descending Order) Standard Deviation and Variance (As Computed) Analysis:

The Analysis of Mean and Standard Deviation reveals interesting pattern of data collected:

Online Shopping saves time: has emerged as top most factor with highest mean value of 4.18 & Standard Deviation of 0.847. The respondents agree to maximum extent the E Retailing saves time and with current life style in UAE time saving is key. Less than 1.0 (0.847) value of SD indicates majority of respondents are in tandem with each other. In - fact E Retailing saves time.

E Retailing is encouraged with new trend of downloadable mobile apps. The result is further affirmed with influx of Mobile and Smart phone apps. every day. The data also confirms the trend which has mean of 4.08 and Standard Deviation of 0.934. E Retailers are encouraging prospective users of E Retailing with various incentives and rewards. This variable has changed the mood in UAE too. Less than 1.0 (0.934) value of standard deviation affirms that respondents support this variable of E Retailing with higher consensus.

UAE has always emphasized tourism as one of their main focus area thus Brick and Mortar shopping has huge value as compared to E Retailing. This fact is further confirmed by factor that "Before buying physically one often

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visits various E shopping sites for seeking product price information, and product comparison". This factor thus has higher mean value of 4.06. This factor also emerged high because shoppers want to check international prices, models and trends before sealing their decision in physical retail. One more important reason can be with higher floating population and being trading hub buyers from many countries come prepared by confirming models, prices and trends so that they bargain better. Less than 1.0 value (0.929) of SD further affirms the fact that the thinking is alike among respondents.

Brick & Mortar model of shopping has been one of the important factor for UAE government for revenue and employment generation besides boosting tourism thus Special Promotional Offers lead to physical shopping. This has well been understood players of physical retail thus this factor has higher mean of 3.99. The lower value of Standard Deviation of 0.978 confirms unanimity among respondents in regard to this variable.

E Retailing is encouraged by website characteristics (like design, multiple contact points Alternative Ordering, good product search & comparison matrix, the number of monthly & quarterly changes, and accessibility from other web pages) which is further confirmed by higher mean value for this factor which is 3.99. Better are the characteristics more it encourages people to E Retailing. The lower value to less than 1.0 (0.925) shows consensus among respondents on this factor. The better, reliable and attractive characteristics of established Retailers are confirmatory test to this fact.

The virtual nature of E Retailing is proof to factor that Online Shopping has variety. The higher value of mean (3.95) confirms this factor. Less than 1.0 value of Standard Deviation 0.911 further affirms that dispersion is low & consensus is there on fact that E Retailing has variety. Variety also has to do with space which media in E Retailing & Physical in Brick and Mortar. Since retails space is expensive to have maintain whereas Media/Hard Disk space is not expensive to have and maintain so much higher variety is possible and offered in E Retailing.

Data Analysis of Descriptive Variable Mean (As Computed) Standard Deviation and Variance (In Descending Order) Analysis:

Looking at Standard Deviation values in chronological order there are many factors which have shown higher dispersion or cohesiveness and lower unanimity among respondents. Among the top five are:

Privacy concern is one of the reasons to go for online shopping which has high value of Standard Deviation of 1.22, tops this list which researcher feels is because of cosmopolitan style of residents which are coming from around two hundred nationalities in UAE.

Social Pressure leads to physical shopping is second factor which tops the list of factor with higher value of Standard Deviation of 1.195 which again shows high dispersion & lower unanimity among respondents. Researcher feels the reason may be other factors rather than Social pressure.

Online shopping is virtue for old age people/physically challenged/Special Need people provided online shopping

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is easy and safe this factor too has high value of Standard Deviation of 1.192 showing poor unanimity among respondents. Researcher again feels sufficiently large number of Groceries which offer free delivery along with higher security may be probable reasons among higher dispersion of respondents.

CRONBACH ALPHA RELIABILITY FACTOR ANALYSIS:

Table on next page gives complete view of factors and associated variables along with value of alpha. The factors have been named in such a manner that they can represent the variables associated with it. There were total 36 descriptive factors on which Cronbach Alpha Factor analysis was applied. Of these thirty-five factors gave Nine cohesive factors and one factor was left out as single factor did not have the another factor to form the group.

Of these thirty-five factors first set of four variables were grouped together with Alpha value of 0.71. The nomenclature given to first group was E Retailing Enablers (EE) as these variables make shoppers enable E Retailing.

The second set of seven variables (One variable with lower value of 0.415 of Strict complaint addressing system was left out to be grouped with more relevant set of variable, so effectively six variables) grouped together as factor and was nomenclature as E Retailing Governors (EG). This set included variables namely Characteristics / Technical Complexity of the goods to be purchased, Web site characteristics, Guaranteed money refund, More internet usage, Mall preference, Special Promotional Offer with Alpha value of 0.69.

Table showing Cronbach Alpha Factor Analysis:			
S.No.	Factor	Variable	Cronbach's
1	E Retailing Enablers (EE)	Variety	0.71
2		Convenience	
3		Saves Time	
4		Seeking Product Price Info. And	
5	E Retailing Governors (EG)	Characteristics / Technical	0.69
6		Web site characteristics	
7		Guaranteed money refund	
8		More internet usage	
9		Mall preference	
10		Special Promotional Offers	
11	E Retailing Boosters (EB)	Personal Satisfaction	0.72
12		Utilitarian Shopping values	
13		Perceived usefulness	
14		Good Transaction Services	
15		Internet Self Efficacy	

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16	E Retailing Aiders (EA)	Peer/colleague recommendation	0.66
17		New trend of downloadable mobile	
18		Enjoyment in earlier Dollar	
19		Strict complaint addressing system	
20	E Retailing Traitors (ET)	Higher Ego related needs	0.60
21		Negative word of mouth	
22		Social Pressure	
23	E Retailing Modernizers (EM)	Burst of social networking	0.61
24		Multimedia S/W	
25		Post purchase experiences	
26		Store/Brand Loyalty	
27	E Retailing Impactors (EI)	Online shopping is independent of online retailer brands/product retailer web sites.	0.60
28		International rating of online	
29		Expert/Celebrity endorsements of	
30	E Retailing Limiters (EL)	Per Capita Income & shopping	0.61
31		Concept of Mega Malls	
32		Source of revenue and employment	
33		To seek better margin,	
34	E Retailing Discretors (ED)	Privacy concern	
35		Living alone, facing loneliness &	

The third set of factor comprised of five variables namely Personal Satisfaction, Utilitarian Shopping values, Perceived usefulness, Good Transaction Services, Internet Self Efficacy with Alpha value of 0.72 (highest among all variables) were nomenclature as E Retailing Booster (EB). Looking at variables it shows these set of variables really enhance and lift the mood of shoppers to E Retailing.

The fourth set consisted of five variables (One variable with lower value of 0.415 which is Mall Preference leads to Physical Retailing was left out to be grouped with more relevant set of variables, so effectively four variables) grouped together as Peer/colleague recommendation, New trend of downloadable mobile apps, Enjoyment in earlier Dollar amount spent, Strict complaint addressing system with Alpha value of 0.66 was nomenclature as E Retailing Aider (EA). These variables really support the shoppers for E Retailing.

The fifth set consisted of three variables namely Higher Ego related needs, Negative word of mouth, Social Pressure with Alpha value of 0.60 were nomenclature as E Retailing Traitors (ET). These variables actually act as conspirator and support physical retailing. These set of variables collaborate more with Brick and Mortar shopping. These variables are dominant in UAE.

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The sixth set consisted of four variables namely Burst of social networking, Multimedia S/W, Post purchase experiences, Store/Brand Loyalty with Alpha value of 0.61 were nomenclature as E Retailing Modernizers (EM). Out of these burst of social networking sites and Multimedia S/W, (that makes product demonstration, attributes & characteristics look better) encourage and helping spread E Retailing for Non E Retail buyers in place like UAE. And Store/Brand Loyalty along with post purchase experience does help shoppers towards Brick and Mortar shopping. But it is felt that these variables in today's scenario losing importance as physical retailing is becoming more of two days (weekend days and holidays) week shopping.

The seventh set consisted of four variables namely Online shopping is independent of reputed online retailer brands/product authorized retailer web sites, International rating of online shopping site, Expert/Celebrity endorsements of online shopping, (One variable with lower value of 0.411 which is Majority of expatriates, who live alone and face loneliness & perceived social support are more likely to use internet and shop online was left out to be grouped with more relevant set of variables, so effectively four variables) with Alpha value of 0.60 was nomenclature as E Retailing Impactors EI). These variables indeed are making difference in today's scenarios. More and more of E Retailers using celebrity endorsement to encourage shoppers for E Retailing. Shoppers mainly do not look for brand's/Company's web sites rather visit popular E Retailing web sites to choose preferred brands.

The eighth set consisted of four variables namely Per Capita Income & shopping online, Concept of Mega Malls, Source of revenue and employment generation, to seek better margin, organizations are encouraged to physically retail their specific higher margin model themselves rather through E Retailing with Alpha value of 0.61 were nomenclature as E Retailing Limiters (EL). These variables indeed are restrainers on E Retailing and supporting Brick and Mortar shopping. These variables have been well exploited by physical retailers, companies for seeking better margins for certain models of their product lines and governments to boost income levels for inhabitants.

The ninth set consisted of three variables namely Privacy concern is one of the reasons to go for online shopping (Products you may not like to buy in public), Majority of expatriates, who live alone and face loneliness & perceived social support are more likely to use internet and shop online (One variable Store/Brand Loyalty leads to physical shopping with lower value of 0.424 has already been aligned with more relevant set of variables) with Alpha value of 0.35 were nomenclature as E Retailing Discretors (ED). These variables really did not make much impact on E Retailing and were mainly detached from all other variables.

The last variable which was left alone was Online shopping is virtue for old age people/physically challenged/Special Need people provided online shopping is easy and safe. This variable couldn't be aligned with any other variables because of security and safety concern for referred set of shoppers.

T TEST (TESTS OF DIFFERENCES):

T- test is a procedure for testing whether the means in two populations on one metric variable are equal. The two populations are identified in the sample by a dichotomous variable. These two groups of cases are considered "independent samples" because none of the cases belong to both. The t-test results are reported twice. The first line ("equal

variances assumed") assumes that the aforementioned assumption of equal variances has been met.

If this assumption doesn't hold, the t-test results need to be corrected. These corrected results are presented in the second line ("equal variances not assumed").

Whether the assumption of equal variances holds is evaluated using Levene's test for the equality of variances. As a rule of thumb, if Sig. > .05, use the first line of t-test results.

Reversely, if its p-value ("Sig.") < .05 we reject the null hypothesis of equal variances and thus use the second line of t-test results. groups simultaneously; that is, the samples don't overlap.

Group Statistics for T Test

Gender	N	Mean	Std. Deviation	Std. Error Mean
Internet Self Efficacy leads to Online 1 Shopping	264	3.62	.951	.059
	2 196	3.67	.821	.059
Utilitarian Useful Practical Shopping 1 values leads to Online Shopping	264	3.71	.911	.056
	2 196	3.67	.886	.063
Online shoppers see perceived 1 usefulness in E Shopping	264	3.81	.875	.054
	2 196	3.92	.771	.055
Privacy concern is one of the reasons to 1 go	264	3.28	1.205	.074
	2 196	3.33	1.243	.089

The basis of conducting T Test was done by individually going through each question/factor as well through demographic variables and seeing if each factor/question would be impacted by demographic variables.

The first hypothesis that Internet Self Efficacy leads to Online Shopping. (Self- Efficacy: belief in one's capabilities to achieve a goal or an outcome) is same for gender difference (t=0.512 and 0.523 AND p=0.609 and

0.601). Though the N value was different but mean value for both male and female gender was nearly same which is 3.62 and 3.67. The sig value of $0.04 < 0.05$ shows that equal variances are not assumed for Self- efficacy but Sig (2 – tailed) value of 0.601 for equal variances are not assumed and value of 0.609 for equal variances assumed shows null hypothesis is supported. Thus in E Retailing we find Self Efficacy is same for male and females, unless females get busy in multiple roles in society by virtue of being female. Personal innovativeness of information technology, perceived Web security, personal privacy concerns, and product involvement can influence consumer acceptance of online shopping, but their influence varies according to product types but independent of gender (Jiunn-Woei Lian, Tzu-Ming Lin 200&).

The second hypothesis is Utilitarian (Useful/Practical) Shopping values leads to Online Shopping is same for gender difference ($t=0.455$ and 0.457 AND $p=0.601$ and 0.649). Though the N value was different but mean value for both male and female gender is nearly same which is 3.71 and 3.67. The sig value of $0.9 > 0.05$ shows that equal variances are assumed for Utilitarian (Useful/Practical) Shopping values but Sig (2 – tailed) value of 0.649 for equal variances are not assumed and value of 0.648 for equal variances assumed shows null hypothesis is supported. Online buying may be increased by providing website characteristics that serve utilitarian goals rather than offering hedonic value irrespective of gender. Marketers and website designers who work with them focus on means of enhancing the utilitarian value of retail sites, providing ease of navigation, complete information availability, convenient ordering and options for delivery, so as not to put off those shoppers who visit for primarily functional reasons (Eileen Bridges, Renée Florsheim 2005). Further service quality plays a significant role in increasing both utilitarian and hedonic shopping values. The impact of quality factors on Internet shopping values and subsequent repurchase intention differs across the gender (Changsu Kim, Robert D. Galliers, Namchul Shin Joo-Han Ryoo d, Jongheon Kim 2010) Thus in E Retailing we find Utilitarian (Useful/Practical) Shopping values is same for male and females. Triandis model refined with utilitarian and hedonic value, both values play an important role in explaining individuals' e-commerce customer behaviour. Results also support the preconception that Triandis' model is applicable in explaining consumers' online behavior (Seppo Pahlila & Juhani Warsta 2010). In many societies where male member is main bread winner may have impact that male is more utilitarian conscious than female. Asian sub - continent countries may have such impact Indian students' intention to purchase online is influenced by utilitarian value, attitude toward online shopping, availability of information, and hedonic values. Male students have a more positive attitude toward online shopping compared to female students (Arpita Khare & Sapna Rakesh 2011).

The third hypothesis is Online shoppers see perceived usefulness in E Shopping, leads to Online Shopping is same for gender difference ($t=1.487$ and 1.515 AND $p=0.138$ and 0.13). Though the N value was different but mean value for both male and female gender is nearly same which is 3.81 and 3.92. The sig value of $0.06 > 0.05$ shows that equal variances are assumed for Online shoppers see perceived usefulness in E Shopping. but Sig (2 – tailed) value of 0.138 for equal variances are not assumed and value of 0.13 for equal variances assumed shows null hypothesis is supported. Positive informational social influence strengthened the relationship between consumer's attitude toward online shopping and their intention to shop, as well as on the relationship between consumer's PEOU (perceived ease of use) and their attitude (Matthew K.O. Lee, Na Shi, Christy M.K. Cheung, Kai H. Lim, Choon Ling Sia 2006). Thus in E Retailing we find Online shoppers see perceived usefulness in E

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Shopping is same for male and females. The level of experience with Internet and the perceptions about E Commerce differ according to the e-customer. Some variables, like perceived usefulness or attitude, increase significantly as the number of interchanges grows, while others, such as perceived ease of use, tend to stabilize. It can be affirmed that there is an evolving cycle of purchasing that will continue to develop as the individual acquires experience (Blanca Herna'ndez-Ortega, Julio Jim'e'nez-Marti'nez and M. Jose' Marti'n-DeHoyos 2007).

T Test

		Independent Samples Test						
		Levene's Test for Equality of Variances		t-test for Equality of Means				
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Internet Self Efficacy leads to Online Shopping	Equal variances assumed	4.252	0.04	-0.512	458	0.609	-0.043	0.085
	Equal variances not assumed			-0.523	447.65	0.601	-0.043	0.083
Utilitarian Useful Practical Shopping values leads to Online Shopping	Equal variances assumed	0.016	0.9	0.455	458	0.649	0.039	0.085
	Equal variances not assumed			0.457	426.36	0.648	0.039	0.085
Online shoppers see perceived usefulness in E Shopping	Equal variances assumed	3.535	0.06	-1.487	458	0.138	-0.117	0.078
	Equal variances not assumed			-1.515	444.69	0.13	-0.117	0.077
Privacy concern is one of the reasons to go for Online Shopping	Equal variances assumed	1.366	0.24	-0.369	458	0.713	-0.042	0.115
	Equal variances not assumed			-0.367	412.99	0.714	-0.042	0.116

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The fourth hypothesis is Online shoppers see Privacy concern is one of the reasons to go for online shopping (Products you may not like to buy in public) is same for gender difference ($t=0.367$ and 0.369 AND $p=0.713$ and 0.714). Though the N value was different but mean value for both male and female gender is nearly same which is 3.28 and 3.33 . The sig value of $0.24 > 0.05$ shows that equal variances are assumed for Privacy concern is one of the reasons to go for online shopping (Products you may not like to buy in public). But Sig (2 – tailed) value of 0.713 for equal variances are not assumed and value of 0.714 for equal variances assumed shows null hypothesis is supported. Increased personal privacy concerns negatively affect user attitudes toward purchasing tangible or physical products or services (Jiunn-Woei Lian, Tzu-Ming Lin 2007) Thus in E Retailing we find Privacy concern is one of the reasons to go for online shopping (Products you may not like to buy in public) in E Shopping. is same for male and females. Personal privacy concerns, and product involvement can influence consumer acceptance of online shopping, but their influence varies according to product types but not gender.

Please note that Privacy is equally applicable to both male and female however, products under privacy category definitely differ in gender difference. The T Test has really bought good insight to marketers for hypothesis explained. A research in Taiwan about auction site says factors that promote men's and women's intention to purchase products from online auction websites. From a practical perspective, insights provided by this study can help online auction service providers understand buyers' concerns and eliminate the sources of the uncertainty. do show difference (Jih-Chun Yeh, Kuo-Lun Hsiao, Wei-Ning Yan 2012) but our scope is about normal E Retailing and auction sites.

ONE-WAY ANOVA TEST:

SPSS One-Way ANOVA tests whether the means on a metric variable for three or more populations are all equal. * The populations are identified in the sample by a categorical variable. Although the t-test is a useful statistic, it is limited to testing hypotheses about two conditions or levels. The analysis of variance (ANOVA) was developed to allow a researcher to test hypotheses about two or more conditions. Thus, the t-test is a proper subset of ANOVA and one would achieve identical results if applying either an ANOVA or a t-test to an experiment in which there were two groups.

Assumptions One-Way ANOVA (Analysis of Variance)

The one-way Analysis of Variance (ANOVA) is used for the case of a quantitative outcome. The term one way also called one-factor, indicates that there is a single explanatory variable ("treatment") with two or more levels, and only one level of treatment is applied at any time for a given subject. Results from statistical procedures can only be taken seriously in so far as relevant assumptions are met. For a One-Way ANOVA, these are the sample sizes are much smaller than the population sizes; the samples are representative for the target populations;

Assumption of Independent and Identically Distributed Variables (part of which is "independent observations"); homoscedasticity: the dependent variable has the same variance within each population; normality: the dependent variable is Gaussianly distributed within each population;

“N” in the first column refers to the number of cases used for calculating the descriptive statistics. These numbers being equal to our sample sizes tells us that there are no missing values on the dependent variable.

First and foremost, reported is descriptive statistics. The least report, are the means, standard deviations and numbers of cases these are based on. Regarding the significance test, one reports the F value;

df1, the numerator degrees of freedom; df2, the denominator degrees of freedom; the p value.

One Way ANOVA (Analysis of Variance) Test for Age

		Sum of Squares	df	Mean Square	F	Sig.
Internet Self Efficacy leads to Online Shopping	Between Groups	3.038	4	0.76	0.943	0.439
	Within Groups	366.492	455	0.805		
	Total	369.53	459			
Utilitarian Useful Practical Shopping values leads to Online Shopping	Between Groups	8.758	4	2.189	2.747	0.028
	Within Groups	362.633	455	0.797		
	Total	371.391	459			
Privacy concern is one of the reason to go	Between Groups	4.069	4	1.017	0.682	0.605
	Within Groups	678.929	455	1.492		
	Total	682.998	459			
More internet usage would impact E Shopping	Between Groups	3.17	4	0.792	0.932	0.445
	Within Groups	386.767	455	0.85		
	Total	389.937	459			

One Way ANOVA (Analysis of Variance) Test for Age:

The null hypotheses under One Way ANOVA Test for Age are that does Internet Self Efficacy leads on online shopping is related to age of the buyer, Utilitarian Useful Practical Shopping values leads to Online Shopping is related to age of the buyer, Privacy concern is one of the reason to go for online shopping is related to the age of the buyer, and More internet usage would impact E Shopping is related to age of the buyer.

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The df1 and df2 value in all cases is 4 and 455. $P=0.439, 0.028, 0.605$ and 0.445 respectively. Thus null hypothesis Internet Self Efficacy leads on online shopping is related the age of the buyer $F(4,455) = 0.943, p = 0.439$. > 0.05 is accepted. The Self Efficacy is belief in one's capabilities to achieve a goal or an outcome which is independent of age. Efficacy is something internal to person and has no linkage to age.

The null hypothesis Utilitarian Useful Practical Shopping values leads on online shopping related to age of the buyer $F(4,455) = 2.747, p = 0.028$. < 0.05 is rejected. Utilitarian Useful Practical Shopping values is dependent of the age of the buyer. The major concern of older generation is to save money while being practical shopper. They even state the buying online saves of both time which is money, however for young/current generation E shopping is mainly convenience. The concept is more value to expatriates living in UAE whose main objective is save money for their personal family commitments. But for local UAE nationals being savvy is not issue as their per capita income is high. And UAE is ninety percent expatriates and values mentioned support the logic. Online buying may be increased by providing website characteristics that serve utilitarian goals rather than offering hedonic value (Eileen Bridges, Renée Florsheim 2005).

The null hypothesis Privacy concern is one of the reason to go for online shopping is related the age of the buyer $F(4,455) = 0.682, p = 0.605$. > 0.05 is accepted. The privacy concern is independent of age, however item demanded by any age group can be different but concern privacy remains there for all buyers of E Shopping.

The null hypothesis More internet usage would impact E Shopping is related the age of the buyer $F(4,455) = 0.932, p = 0.445$. > 0.05 is accepted. The More internet usage would impact E Shopping is independent of age. The more usage of internet can be adapted at any age thus is independent variable. For marketers it is important to provide tech support, online support customer service support so that even older generation people can make use of E Shopping to their best advantage.

One Way ANOVA Test for Income

			Sum of Squares	df	Mean Square	F	Sig.
Utilitarian Useful Practical Shopping values leads to Online Shopping	Between Groups		9.266	6	1.544	1.932	0.074
	Within Groups		362.125	453	0.799		
	Total		371.391	459			
Higher Ego related needs	Between Groups		15.099	6	2.517	1.937	0.073
	Within Groups		588.675	453	1.3		
	Total		603.774	459			

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Social Pressure leads to physical shopping	Between Groups	3.157	6	0.526	0.366	0.9
	Within Groups	650.417	453	1.436		
	Total	653.574	459			
There is correlation between Per	Between Groups	6.441	6	1.073	1.179	0.316
	Within Groups	412.505	453	0.911		
	Total	418.946	459			
Concept of Mega Mal s	Between Groups	17.864	6	2.977	2.73	0.013
	Within Groups	494.127	453	1.091		
	Total	511.991	459			

One Way ANOVA (Analysis of Variance) Test for Income:

The null hypotheses under One Way ANOVA Test for Income are that does Utilitarian Useful Practical Shopping values leads to Online Shopping is related to the income of the buyer, Higher Ego related needs is related to the income of the buyer, Social Pressure leads to physical shopping is related to the income of the buyer, there is correlation between Per Capita Income & shopping online is related to the income of the buyer and Concept of Mega Malls is related to the income of the buyer.

The null hypothesis Utilitarian Useful Practical Shopping values leads to Online Shopping is related the income of the buyer $F(6,453) = 1.932, p = 0.074.$ > 0.05 is accepted. The Utilitarian Useful Practical Shopping values leads to Online Shopping is independent of income. In UAE where there is not much emphasis and importance of E Retailing but there is huge government emphasis on E Commerce as it leads to effectiveness and efficiency. Government here has huge initiative to Smart Government, thanks leadership of the country. Consumer's attitudes, expectations, and preferences for interactive shopping may differ from those held in the physical retail shopping environment for identical products. Consumers may, in general, expect to find more enjoyment in interactive environments than they do when shopping in physical environments (Terry L. Childers, Christopher L. Carr, Joann Peck, Stephen Carson 2000). Thus because of government emphasis on E Commerce buyer use E Commerce which is independent of income. In - fact here government charges extra if any customer would like to have physical services, for which extra fees is levied. In E Retailing system and service qualities are critical factors affecting utilitarian shopping value, information and service qualities are the factors most closely associated with hedonic shopping value. These findings suggest that service quality plays a significant role in increasing both utilitarian and hedonic shopping values (Changsu Kim, Robert D. Galliers Namchul Shin Joo-Han Ryoo Jongheon Kim 2010)

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The null hypothesis Higher Ego related needs leads to Online Shopping is related to the income of the buyer $F(6,453) = 1.937, p = 0.073.$ > 0.05 is accepted. The very close values of this variable to that of variable Utilitarian Useful Practical Shopping values, holds the same argument true.

The null hypothesis Social Pressure leads to Online Shopping is related to the income of the buyer $F(6,453) = 0.366, p = 0.9.$ > 0.05 is accepted. Since there is not much focus by government to encourage E Retailing as it impacts their county income so social pressure equally is there on all i.e. locals and expatriates thus income is irrelevant factor. Perceived usefulness, enjoyment, and social pressure are determinants of online shopping continuance in Saudi Arabia. Both male and female groups are equivalent. The structural weights are also largely equivalent (Talal Al-Maghrabi, Charles Dennis 2011).

The null hypothesis that there is correlation between Per Capita Income & shopping online is related to the income of the buyer $F(6,453) = 1.179, p = 0.316.$ > 0.05 is accepted. Since UAE as a E Retail market is still not developed and matured so income which is important determinant for E Retailing in many countries is independent variable here. However, signs of E Retailing are emerging because of continuous pressures on margins, so factor of Per Capita income would be good basis to be considered by marketers.

The null hypothesis Concept of Mega Malls (which have multiple high end retail channels catering lifestyle of local society, attractiveness of malls, shopping incentive) discourages online retailing is related to income of the buyer $F(6,453) = 2.73, p = 0.013.$ < 0.05 is rejected. In UAE where there is emphasis by government on Hospitality and retail which are main contributor to GDP (Specially for Dubai) so we see major emphasis on Brick and Mortar model of shopping as main retail sales which is dependent of income. Such or other related income diversification would be compulsion for other GCC countries also because of falling oil prices and worldwide focus on sustainability of planet. Mega Malls with multiplexes such as cinema theatres, food courts, play places for children are becoming the centre for family outings. Small retailers have improved their service to cater to Indian consumers. Credit limits and home service are helping them to hold on to their customers. Retailing focus is changing towards satisfying the different hierarchy of needs of customers. Americans, arguably the biggest spenders in the world, have to make do with just about four shops per 1,000 populations. Singapore, the shoppers' paradise, has a similar density. England (rather, the UK), once scathingly referred to by Napoleon as a nation of shopkeepers is only marginally better it has nearly five shops for every 1,000 persons (R.K. Srivastava 2007).

The One Way ANOVA Test for age and income each have one null hypothesis which is rejected rest all are accepted.

RECOMMENDATIONS:

Data analysis and conclusion has led to few recommendations which are as follows:

UAE has always taken lead in establishing many innovative measures and decisions. Setting up International Rating for E Commerce and E Retailing would take country to newer heights in both E Commerce and E Retailing.

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It is worth mentioning that E Retailing worldwide has crossed mark of \$1.5 trillion (with growth over 20%) in 2015 and in 2016 it expected to touch \$2.0 Trillion mark. UAE traditionally strong in Trading so such initiative would overall trading and would impact GDP as UAE is cross over between east and west.

In order to further boost E Retail UAE need to encourage marketers to establish .ae business/domains. This would get UAE extra millage in E Retailing and would impose faith trading community has in UAE.

UAE government need to establish strong online consumer complaint system so that buyers would have more faith in retailing online. Worldwide such initiatives have been lauded and countries have benefited from them.

Respondents accepted new way of retailing, by responding to question as how is their attitude to accepting change towards online retailing, 77% responded comfortable, further points finger that it is high time for marketers to start working towards offering their e retail offers to customers and gear their infrastructure and customer service initiative geared to E Retailing.

Marketers in UAE need to encourage people for downloading apps as such initiatives have paid worldwide in E Retail business.

Marketers need to develop Good Transaction Services as it leads to Online Shopping (Transaction Services: security, product guarantees, safety of information, privacy, and delivery/customer service). This factor has always been dominated E Retailing and would benefit E Retailers in UAE too.

E Retailing is encouraged by website characteristics (like design, multiple contact points Alternative Ordering, good product search & comparison matrix, the number of monthly & quarterly changes, and accessibility from other web pages). Better are the characteristics more it encourages people to E Retailing. The better, reliable and attractive characteristics of established Retailers are confirmatory test to this fact in UAE too as margins are under constraint worldwide in most businesses.

Guaranteed money refund (on return) of purchased product impacts online shopping positively. Over a period of time E Retailers have started emphasizing on this through their integrated marketing communication. The emerging markets are using this tool to encourage non users of E Retailing to switching to E Retailing. Retailers in UAE too have offer this facility to that customer would have faith in E Retailing.

International rating of online shopping site can increase online retailing. Such service presently is not available at International level, however, an emerging economy of India has such service available through Department of Consumer Affairs National Informatics Centre which is Govt. of India Enterprise. Data consensus among respondents affirms that this factor needs to be developed and encouraged by retailers. UAE need to take initiative to such agency to give direction and boost to E Retailing.

Social networking would encourage E retailing among its users as one of important factor. Reacher feels this factor

has contributed to large extent E Retailing in UAE. Government should not put any kind of restriction on such sites of course without compromising on security and sovereignty of the country.

Marketers to focus on Good Transaction Services lead to Online Shopping (Transaction Services: security, product guarantees, safety of information, privacy, and delivery/customer service). This factor has always been dominated E Retailing.

Marketers should make note that Expert and Celebrity endorsement has always been heavily used by marketers and their advertising agency to influence prospective shopper. In case of E Retailing Expert/Celebrity endorsements of online shopping can positively impact it.

Multimedia S/W, (that makes product demonstration, attributes & characteristics look better) and comparison with competitor's feature would encourage E Retailing for Non E Retail buyers.

Marketers to further focus on Utilitarian (Useful/Practical) Shopping values leads to Online Shopping. The current size of market, its annualized growth and the way preference is shifting to E Retailing mode of shopping shows referred factor as one of the important factor for its liking by shoppers.

The Relational Direction Model (RDM) of E Retailing developed by researcher emphasis that marketers should focus on Sector/sections 1 (Upper half of model) factors like known as E Retailing Fraternity E Retailing Enablers (EE), E Retailing Boosters (EB), E Retailing Aiders (EA), E Retailing Modernizers (EM), E Retailing Impactors (EI) E Retailing Discretors (ED). All the variables in these factors would lead UAE to E Retailing.

Respondents accepted new way of retailing i.e. E Retailing, the response to question as how is their attitude to accepting change towards online retailing, 77% responded comfortable, 7.8% felt uncomfortable and 15.2% declined on commenting on this question shows marketers should put all efforts to take advantage of this swing.

Provider of Most Comprehensive E Retail Experience 36.74% opted for Internet only retailers, followed by 29.13% Traditional Retailer web site, 24.13% opted for Manufacturer Web pages and least 9.53 % opted for used sales/purchase item retailer. The above shows faith buyers have in E Retailing.

If E shopping for first time your behavior as shopper is 37.17% opted for Protective Behavior, 33.26% adaptive which is together good indicator of acceptability of people of E Retailing now it is up to marketers to use this factor to action.

Variety of items currently bought by people online Electronics and Home Appliances 56.30% Travel Ticket & Tourism related Services 55.00% Cloths & Garments 48.91% Gaming Consoles, Accessories & Games 29.78% Books, Magazines & Newspapers 28.04% Watches & Jewelry 27.60% Kitchen Items 24.56% ICT and Mobile Phones 21.30% Leather Products 21.08% Personal Care Products 19.78% Sports Goods 16.52% FMCG 13.91% Furniture and Upholstery 10.21% Toys 10.00% Big Boy Toys 9.34% shows people have faith in every type of

purchase so marketers from each sector/industry should put more impetus to E Retailing.

Based on the findings and analysis above, it can be concluded that the current state of online retailing in U.A.E is below the accepted standards of online shoppers. Continuous erosion of margins making marketers to look into offering product and services online but there are short comings. It is seen that there lies a great potential for online retail stores in the U.A.E, as in general there is a positive attitude of shoppers for online shopping, but the future of online retailing in the U.A.E depends on identified key factors as mentioned in the report and that need attention and if addressed efficiently and successfully will lead to the success of online retailing in the U.A.E. These factors include competitive price, variety of products, user friendliness of the website, adapting multiple security measures, offering multiple payment methods, social networking, postal system, international rating and finally having a professional appearance. Online retailers need to have a wide variety of products on hand. This method enables the customers to have a wide selection of products to choose from. Some items can be included that are specialized and cannot be found in the traditional retail stores.

Another important factor which plays an important role for the online retail site is the user friendliness and convenience of the website. The user has to be able to create an account, and access personal information without any hassle. They should also be able to shop easily and be able to speak to online support at any given time. Security is considered as the other major factor in an online shop. As the major backbone for any IT structure system security play a big role to provide guarantee to the customers and safety to the retailers. Adapting to multiple security methods is a good way to bring out this assurance and the issue has to be communicated to the customers on the site.

Another factor that plays a major role is offering the customers the choice to pay using their preferred methods. These include Cash on Delivery system, credit card payment, and money transfer.

The online retailers must also understand that in order to be able to keep the shoppers on their websites and interested the website's appearance has to be professional and designed by a dedicated designed team. Competitive pricing is perhaps the most crucial element in attracting shoppers in the first place and making sure their return in the future for their purchasing needs. One advantage that online retailers have is that they can reduce their profit margins, since they do not have the extra costs of a traditional retailer, such as rent, utility and other costs.

Online retailers can also use online shopping portals if they lack the skills to create and manage their own retail websites. Specialized pick up options can also be granted to the shoppers so that they can go ahead and deliver the products rather than paying for the delivery.

In online retailing as in any retailing business it must not be forgotten that elements of the integrated marketing communication tools are required in order to attract, retain and maintain customers. Marketers and Government need to look into E Retailing Fraternity as mentioned in model.

No research is comprehensive and further research can bring more insight into slow yet developing online retail in UAE.

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