

Buyer web based Purchasing behavior and its Influencers in Uttarakhand: An Exploratory Study

GunjanAwal¹, Dr. Rupa Khanna²

Department of Management¹, Department of Commerce²
Graphic Era University, Dehradun-248002, India^{1,2}

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Abstract:

Research on various factors affecting web based purchasing behaviour has garnered a lot of attention over the last decade. This is largely because of tremendous growth of online shopping in India. As per a Google India report titled “Year in Search” there will be more than 650 million Indians on the web. It has been concluded by various researchers that people prefer online shopping primarily because of its core benefits such as convenience, 24*7 availability, sparing of time and money and availability of wider assortment of products at affordable prices. (Bucko et.al, 2018; Rahman et.al.,2018; Castaneda and Montoro, 2007; Laohapensang, 2009). In addition to its core benefits people have strong intention towards online shopping due to presence of various other factors such as web graphics and looks, availability of correct and up-to-date information on websites, mode of payment, factors related to product order and return policy,(Kim and Ammeter,2018; Zendeheidel, Paim and Osman,2015; Hwang and Jeong,2014;Gehrt et.al.,2012). It has been argued by various researchers that there exists important relationship between authenticity and integrity of websites and web based purchasing choice. The people have strong intention to buy online provided online platforms provide them security and privacy.(Fortes and Rita,2016; Dai, Forsythe and Kwon,2014; Rahman, Khan and Iqbal,2018).People of age-group 18-25 are presumed to be preferring online shopping the most while research do supports this fact but along with the net generation people of the age-group 26-45 are also found to prefer online shopping upto a certain extent.(Singh and Srivastava,2018;Prashar,Vijay and Chandan,2017;Shergill,Gurvinder and Chen,2005;

Constantinides,2004;Koivumäki,2001). While various factors have been studied in previous research done so far but a comprehensive list of all the factors have not been taken into consideration so far. Therefore, the motive of the current examination is to find out the effect of all the components on web based purchasing behavior in case of both younger generation as well as middle age-group segment. This article is organized into six sections. After the introductory remarks, Section 2 contextualizes the available literature related to the investigation. Section 3 describes the main objective and sub objectives of the study. Section 4 discusses the methodological framework of this study. In Section 5, the outcomes after analyzing data are presented In Section 6; various already formulated hypotheses are tested using various statistical tools. Lastly, Section 7 presents the final considerations, stating the impediments of the investigation and directions for future work.

Article History

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Keywords: online shopping, authenticity and integrity, web based purchasing behavior, statistical tools, marketing managers.

RESEARCH OBJECTIVES

The important target of the examination is to determine and dissect components that have an

effect on respondent’s electronic purchasing choice in Selected Districts of Garhwal division of Utrkhand. The Sub focuses of the examination are

to break down socio-measurement status of electronic customers, to distinguish kinds of item classifications in web based shopping that are normally acquired by individuals, to decide if explored components have an impact on respondent's web based buy decision, to determine whether statistic factors such as sex orientation, conjugal status, age gathering have an impact on respondent's web based buy decision.

METHODOLOGY:

We conducted the study by collecting data from people living in selected districts of Garhwal division of Utrakhand who belong to the age-group of 18-40 with prior online purchase experience. The sample of our study comprised of 500 interviewees from chosen districts of Garhwal Division. Self-organized survey was utilized to amass information. The primary section of the questionnaire included questions concerning statistic profile of respondents and Internet use attributes for the respondents, for example, no of internet visits, time duration of internet visits, what kind of commodities the respondents purchase on the web and what amount do they spend on electronic shopping. The second section of the questionnaire consisted of a self-composed scale that was used to accumulate basic data .The 32 close statements of the scale depended on five point likert scale and were used to quantify factors influencing customer's online buy choice. The unwavering quality of the scale was discovered utilizing Cronbach's Alpha. The information gathered for the investigation was dissected utilizing Statistical Package for Social Science (SPSS) software. The information gathered was then exposed to Principal Component Method of Factor Analysis utilizing Varimax Rotation to extract factors. To study the effect of investigated factors ANOVA was used and to study the effect of demographic factors statistical tests such as Mann-Whitney U test, Chi-Square test were used.

RESULTS OF DATA ANALYSIS:

The Figures given below represent the statistic attributes of the interviewees contacted for the purpose of the given study.

1.1 *Distribution of Respondents based on Demographic Attributes*

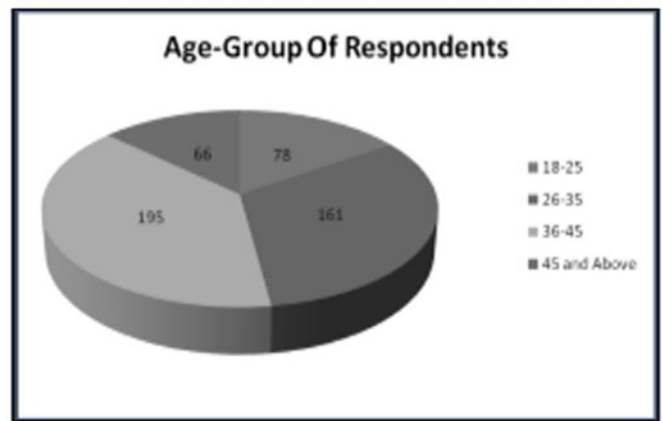


Fig: 1.1.1 Age-gathering of interviewees

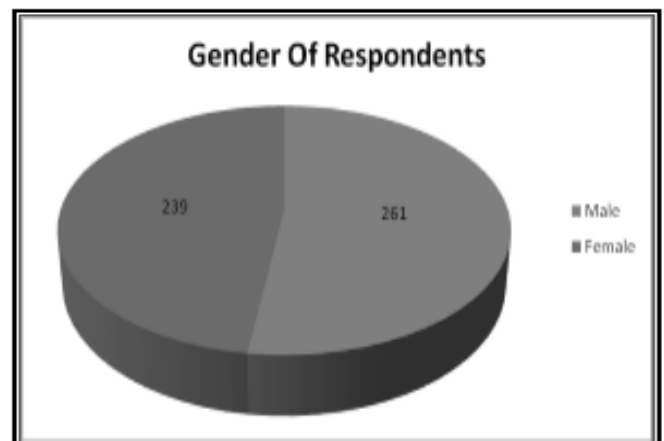


Fig.1.1.2 Gender of Respondents

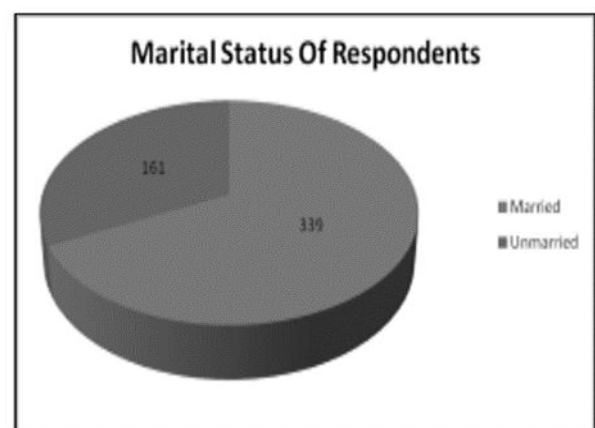


Fig: 1.1.3 Conjugal Status of Interviewees

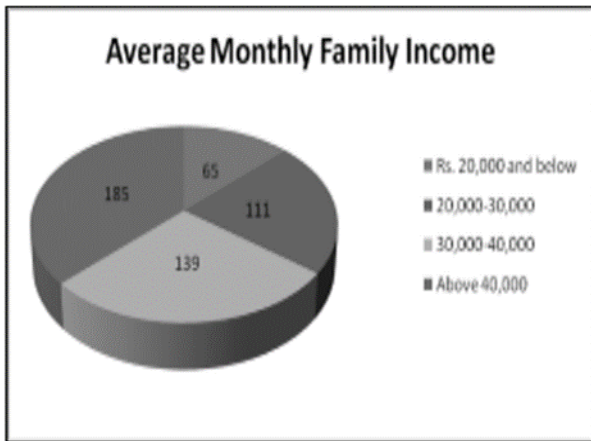


Fig:1.1.4 Average Monthly Family Income

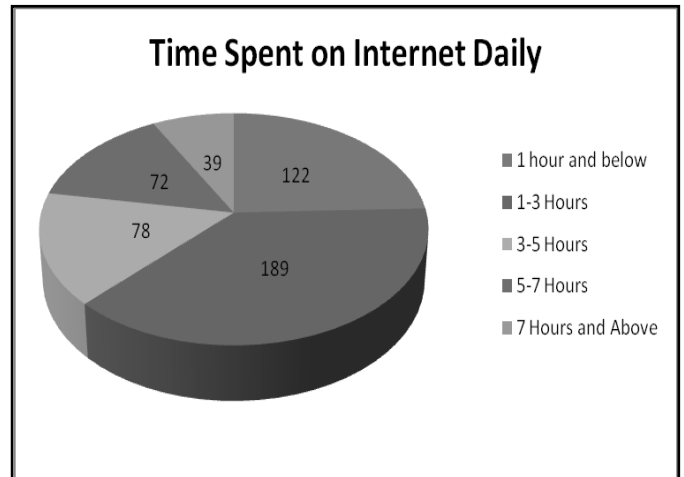


Fig:1.2.2 Time spent on Internet Daily

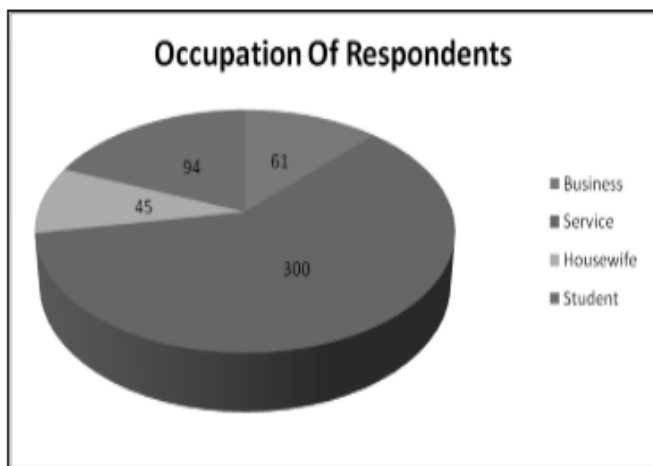


Fig:1.1.5 Occupation of Interviewees

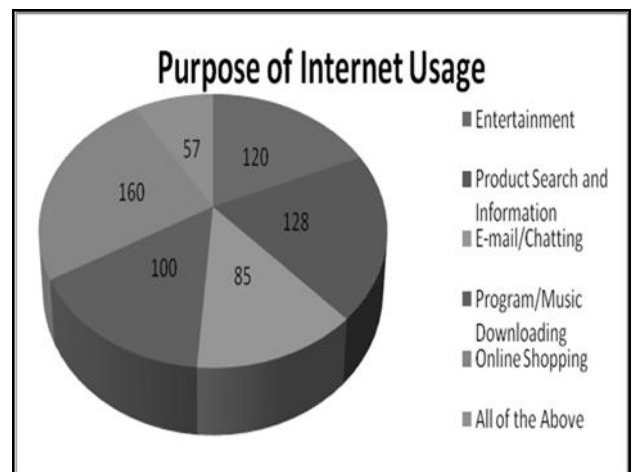


Fig:1.2.3 Purpose of internet Usage

1.2 **Distribution of Respondents based on Internet Usage**

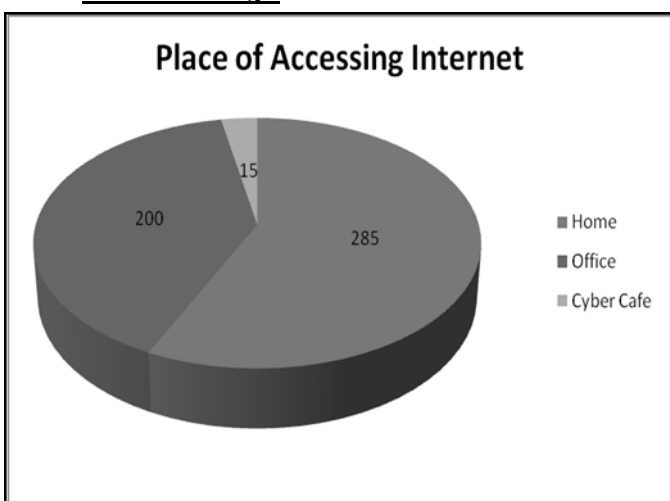


Fig:1.2.1 Place of Accessing Internet

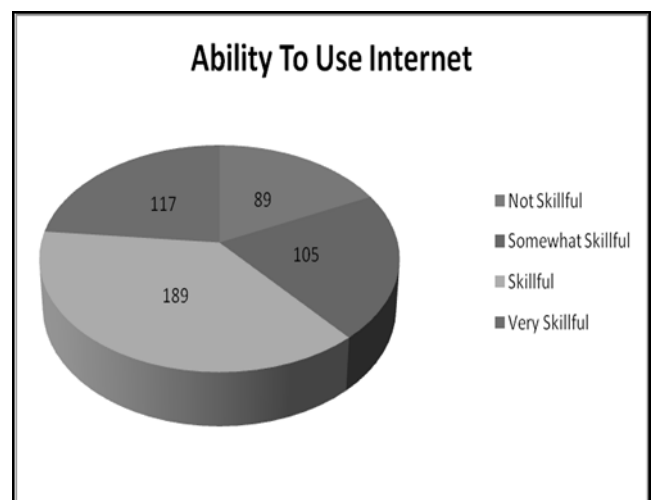


Fig:1.2.4 Ability To Use Internet

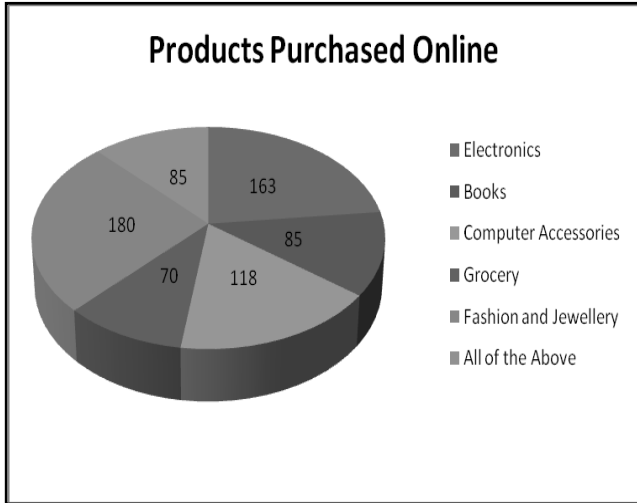


Fig : 1.2.5 Products Purchased Online

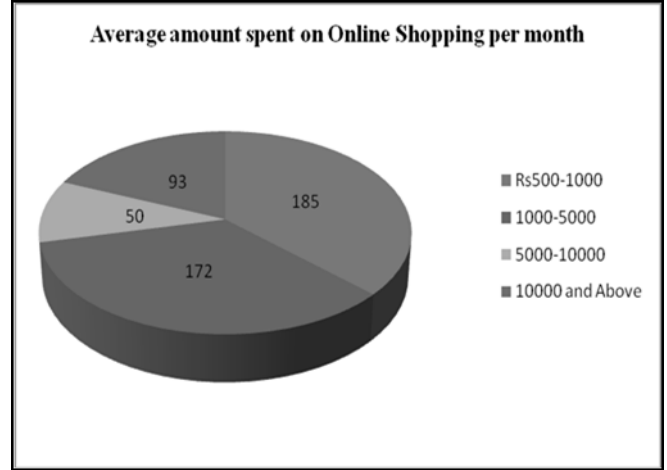


Fig:1.2.8 Average amount spent on Internet shopping

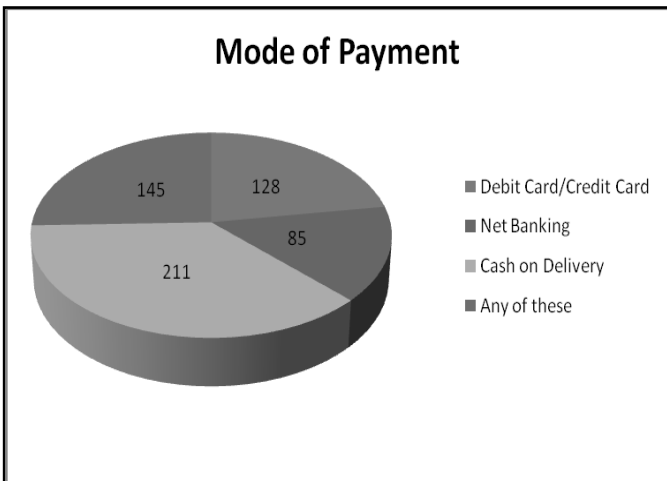


Fig:1.2.6 Mode Of Payment

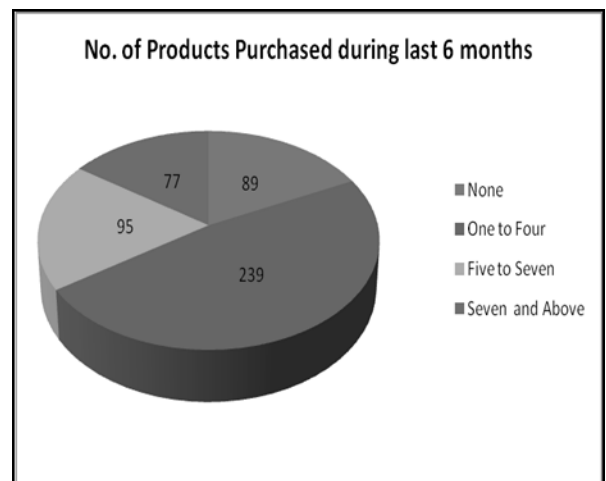


Fig:1.2.9 No. of Items Purchased

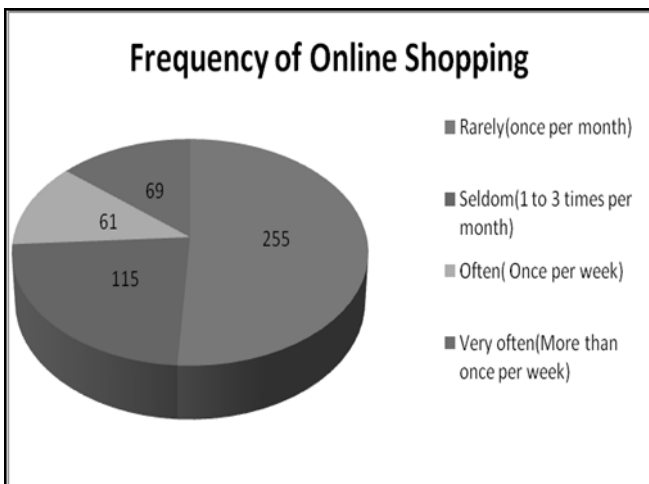


Fig:1.2.7 Frequency of Internet Shopping

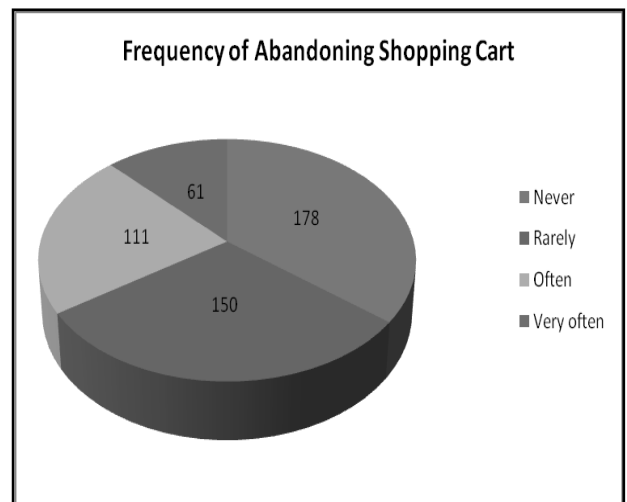


Fig:1.2.10 Frequency of Abandoning Shopping Cart

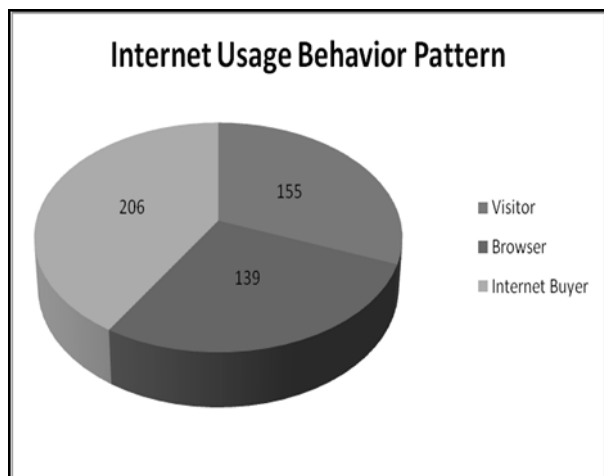


Fig:1.2.11 Internet Usage Behavior Pattern

statements were included in the questionnaire which were measured on a five point likert scale. These statements were then factor analyzed using SPSS Software. Bartlett's Test of sphericity ($p < 0.001$) and KMO Sampling Adequacy test (0.707) showed that collected data was suitable for factor analysis.

Factor loadings greater than 0.40 were considered for extracting factors and eigen values greater than one were included for the purpose of given study. Factor Analysis reduced 32 variables into 6 Factors. The factor analysis showed that around 88 percent of the variance was explained by six factors.

Table 1 represents the factors extracted using exploratory factor analysis. 32 close ended

Table 1-Factors affecting Online Purchasing Decision: Exploratory Factor Analysis

ITEM TOTAL (32)	Factors Affecting Online Purchasing Decision	Factor Loadings					
		F1	F2	F3	F4	F5	F6
1	Online shopping is a convenient way to shop	0.79					
2	Online shopping leads to Saving of Time and Money.	0.522					
3	Web based shopping is accessible 24 hours, 7days per week.	0.462					
4	Privacy is assured in online transaction.		0.78				
5	Security of personal and financial information during online transaction		0.613				
6	Considerable difference in regular prices of products and prices of same products during period of sale on online websites.			0.881			
7	Availability of discounts and offers online.			0.841			
8	Wider Product Selection			0.806			
9	Availability of economical products			0.755			
10	Better Quality of Products			0.745			
11	There is considerable difference in prices of same products across different websites.			0.551			
12	Downloading speed of E-Commerce sites is generally good.				0.923		
13	It is easy to navigate through E-Commerce sites.				0.923		
14	Looks and Graphics of E-Commerce sites create image in my mind				0.923		
15	Availability of Customer reviews and recommendations on website.				0.829		

16	Availability of sufficient amount and up-to-date information on website.					0.829	
17	Difficult and Time consuming product return policy.					0.878	
18	Timely delivery of products					0.878	
19	Availability of Cash On Delivery option.					0.846	
20	Tracking of online order is possible.					0.836	
21	All the products that are of my desire are available at my place.					0.758	
22	Availability of option to swipe debit card in case of cash on delivery option.					0.734	
23	Conformity of product as per order.					0.734	
24	Extra Hidden costs associated with modes of payment					0.645	
25	I go through the variety of products offline before purchasing any product online.						0.869
26	I find it easy to shop what I want through Internet shopping.						0.802
27	Online Shopping enhances my shopping effectiveness.						0.802
28	I buy online only through fully identified Internet retailers.						0.734
29	I am happy with my previous online purchase experience.						0.734
30	I was recommended to do online shopping by my near and dear ones.						0.727
31	I need to see and contact items before I get them.						0.676
32	I continuously look for online advertisements for sale announcements in social and print media.						0.647

Factor 1: Convenience

It consisted of 3 items related to the convenience caused by Online Shopping to the respondents such as saving of time and money, 24*7 Availability.

Factor 2: Security and Privacy

It consisted of 2 items such as Security and Privacy of one's personal data and money related data during web based purchase.

Factor 3: Product Related

It consisted of 6 items related to quality, variety of products, availability of Economical products and availability of discounts and offers online.

Factor 4: Website Related

It consisted of 5 items related to availability of customer reviews, up-to-date product information on websites as well as website graphics and looks.

Factor 5: Service Related

It consisted of 8 items related to various services provided by online e-commerce websites such as cash on delivery option, option to swipe debit card, Non- serviceability of remote locations, product return policy etc.

Factor 6: Person Related

It consisted of 8 items related to individual's own perception towards internet shopping such as capacity to contact and see items before purchasing, recommendation to do online shopping by near and dear ones, previous online purchase experience, purchasing only through identified retailers etc.

RELIABILITY TEST

In order to check the reliability of 32 close ended statements representing the variables that affect in one or the other way the respondent's web based purchasing behavior Cronbach's alpha was used. A value less than 0.70 indicates lesser amount of

reliability whereas a value more than 0.70 is considered to be good. In the given study, the value of Cronbach's alpha is 0.804 which is good and it clearly indicates the higher amount of reliability.

Table 2: Reliability Test: Cronbach Alpha

Cronbach's alpha	No. of Items
0.804	32

Hypothesis Testing

To study the effect of socio-statistic components on frequency of internet shopping Mann Whitney u test is used.

H1: Demographic factors significantly impact frequency of Online Shopping.

a) **Null Hypothesis:** There is no critical distinction between sex orientation of Respondents and frequency of internet shopping.

Alternate Hypothesis: There is important distinction between sex orientation of Respondents and frequency of internet shopping.

Table 3: Mann Whitney U-Test

Test Statistics	
	Frequency
Mann-Whitney U	900.000
Wilcoxon W	2028.000
Z	-.961
Asymp. Sig. (2-tailed)	.337

Since p value > 0.05, the null hypothesis is acknowledged. Accordingly, there exists no critical distinction between sex orientation of respondents and frequency of internet shopping.

b) **Null Hypothesis:** There is no critical distinction between sex orientation of Respondents and Normal sum spent on web based shopping per month.

Alternate Hypothesis: There is important distinction between sex orientation of Respondents and Normal sum spent on web based shopping per month.

Table 4: Mann Whitney U Test

Test Statistics

	Average
Mann-Whitney U	964
Wilcoxon W	2092
Z	-0.4
Asymp. Sig. (2-tailed)	0.689

Since p value > 0.05, the null hypothesis is acknowledged. Therefore, there exists no critical distinction between sex orientation of respondents in terms of Normal sum spent on web based shopping per month.

c) **Null Hypothesis:** There is no critical distinction between conjugal Status of interviewees and frequency of Internet Shopping.

Alternate hypothesis: There is critical distinction between conjugal Status of interviewees and frequency of Internet Shopping.

Table 5: Mann Whitney U Test

Test Statistics	
	Frequency
Mann-Whitney U	794.000
Wilcoxon W	2685.000
Z	-.841
Asymp. Sig. (2-tailed)	.400

Since p > 0.05, the null hypothesis is acknowledged. Therefore, there is no critical distinction between conjugal Status of interviewees and frequency of Internet Shopping.

d) **Null Hypothesis:** There is no critical distinction between conjugal Status of interviewees and Normal sum spent on web based shopping per month.

Alternate Hypothesis: There is critical distinction between conjugal Status of Respondents and Normal sum spent on web based shopping per month.

Table 6: Mann Whitney U Test

Test Statistics	
	Average
Mann-Whitney U	787
Wilcoxon W	2678
Z	-0.896

Asymp. Sig. (2-tailed)	0.37
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Since $p > 0.05$, the null hypothesis is acknowledged. Therefore, there is no critical distinction between conjugal Status of interviewees and Normal sum spent on web based shopping per month

e) **Null Hypothesis:** There is no critical distinction between age-gathering of interviewees and frequency of Internet Shopping.

Alternate Hypothesis: There is critical distinction between age-gathering of interviewees and frequency of Internet Shopping.

Table 7: Chi-Square Table

			Frequency of Online Shopping				Total
			Rarely(once per month)	seldom(1-3 times per month)	often(once per week)	very often (more than once per week)	
Age	18-25	Count	17	28	17	28	90
Group	26-35	Count	56	33	28	33	150
	36-45	Count	100	39	28	28	195
	45 and Above	Count	11	11	16	27	65
Total		Count	185	110	90	115	500

Table 8: Chi-Square Test

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	52.075	9	0.381
N of Valid Cases	500		

age-gathering of interviewees and frequency of Internet Shopping.

f) Null Hypothesis: There is no critical distinction between age-gathering of interviewees and Normal sum spent on web based shopping per month.

Alternate hypothesis: There is critical distinction between age-gathering of interviewees and Normal sum spent on web based shopping per month.

Since $p > 0.05$, null hypothesis is acknowledged. Therefore, there exists no critical distinction between

Table 9: Chi-Square Table

Age group * Average Cross tabulation							
			Average				Total
			500-1000Rs	1000-5000rs	5000-10000	10,000 and above	
	18-25	Count	33	44	6	6	89
	26-35	Count	56	44	6	22	128
Age	36-45	Count	67	72	28	44	211

group	45 and above	Count	16	28	6	22	72
Total		Count	172	189	41	98	500

Since $p > 0.05$, the null hypothesis is acknowledged. Therefore, there exists no critical distinction between age-gathering of interviewees and Normal sum spent on web based shopping per month. To study the impact of explored factors on web based purchase decision ANOVA is used.

H2: Explored Factors significantly impact the respondent's Web Based Purchase Decision.

a) **Null Hypothesis:** Convenience Factor do not critically impact the respondent's Web Based Purchase Decision.

Alternate Hypothesis: Convenience Factor critically impact the respondent's Web Based Purchase Decision.

Since $p > 0.05(0.186)$, the difference is non-critical. Thus, the null Hypothesis is acknowledged. Therefore, **Convenience Factor do not critically impact Web Based Purchase Decision.**

b) **Null Hypothesis:** Security and Privacy do not critically impact Web Based Purchase Decision.

Alternate Hypothesis: Security and Privacy critically impact Web Based Purchase Decision.

Table 10- Security and Privacy Factor

Security and Privacy Factor	F Value	p
Security of Personal and Financial Information	2.632	0.055*
Privacy is Assured		

Since $p < 0.05(0.055)$, the difference is critical. Thus, the null hypothesis is rejected which conveys that **Security and Privacy critically impact Web Based Purchase Decision.**

c) **Null Hypothesis:** Website related factors do not critically impact Web Based Purchase Decision.

Alternate Hypothesis: Website related factors critically impact Web Based Purchase Decision.

Table 11: Website Related factor

Website Factor	F Value	p
Downloading speed of E-Commerce sites is generally good.	0.319	0.9
It is easy to navigate through E-Commerce sites.		
Looks and Graphics of E-Commerce sites create image in my mind		
Availability of Customer reviews and recommendations on website.		
Availability of sufficient amount and up-to-date information		

Since $p > 0.05(0.900)$ the difference is not critical. Thus, the null hypothesis is accepted which conveys that website related factors such as website design, downloading speed, looks and graphics of websites do not critically impact Web Based Purchase Decision.

d) **Null Hypothesis: Product Related Factors do not critically impact Web Based Purchase Decision.**

Alternate Hypothesis: Product Related Factors critically impact Web Based Purchase Decision.

Table-12: Product Related Factor

Website Factor	F Value	p
Downloading speed of E-Commerce sites is generally good.	0.319	0.9

It is easy to navigate through E-Commerce sites.	
Looks and Graphics of E-Commerce sites create image in my mind	
Availability of Customer reviews and recommendations on website.	
Availability of sufficient amount and up-to-date information	

Since $p < 0.05$ (0.048) the difference is critical. Thus, the null hypothesis is abandoned. Therefore, Product Related factors critically impact Web Based Purchase Decision.

e) **Null Hypothesis:** Service Related Factors do not critically impact Web Based Purchase Decision.
Alternate Hypothesis: Service Related Factors critically impact Web Based Purchase Decision

Table 13: Service Related factor

Service Related Factors	F Value	p
Difficult and Time	0.807	0.598
Timely delivery of		
Accessibility of Cash		
Tracking of web based		
All the products that		
Availability of option		
Conformity of product		
Extra Hidden costs associated with modes of payment		

Since $p > 0.05$ (0.598) the difference is non-significant. Thus, the null hypothesis is accepted. Therefore, **Service related factors do not critically impact web based purchasing decision.**

f) **Null Hypothesis:** Personal Factors do not critically impact Web Based Purchase Decision.

Alternate Hypothesis: Personal Factors critically impact Web Based Purchase Decision.

Table 14: Personal Factor

Personal Factors	F Value	p
I go through the variety of products offline before purchasing any product online.	2.358	0.020*
I find it easy to shop what I want through Internet shopping.		
Online Shopping enhances my shopping effectiveness.		
I buy online only through fully identified Internet retailers.		
I am happy with my previous online purchase experience.		
I was recommended to do online shopping by my near and dear ones.		
I need to see and contact items before I buy them.		
I continuously look for online advertisements for sale announcements in social and print media.		

Since $p < 0.05$ (0.020) the difference is critical. Thus, the null hypothesis is abandoned. Therefore, **Personal Factors significantly impact Web Based Purchase Decision.**

Table 15: Summary of Hypothesis Testing

Hypotheses	Supported/Not Supported
H1a: There is no critical distinction between sex orientation of interviewees and frequency of internet shopping.	Supported
H1b: There is no critical distinction between sex orientation of interviewees and Normal sum spent on web based shopping per month.	Supported
H1c: There is no critical distinction between educational qualification of interviewees and Normal sum spent on web based shopping per month.	Supported
H1d: There is no critical distinction between conjugal Status of interviewees and Normal sum spent on web based shopping per month.	Supported
H1e: There is no critical distinction between age-gathering of interviewees and frequency of Internet Shopping.	Supported
H1f: There is no critical distinction between age-gathering of interviewees and Normal sum spent on web based shopping per month.	Supported
H2a: Convenience Factor do not critically impact the respondent's Web Based Purchase Decision.	Supported
H2b: Security and Privacy do not critically impact Web Based Purchase Decision.	Not Supported
H2c: Website related factors do not critically impact Web Based Purchase Decision.	Supported
H2d: Product Related Factors do	Not Supported

not critically impact Web Based Purchase Decision.	
H2e: Service Related Factors do not critically impact Web Based Purchase Decision.	Supported
H2f: Personal Factors do not critically impact Web Based Purchase Decision.	Not Supported

We found that there is no significant impact of demographic traits of respondents such as gender, age-group, marital status on frequency of Internet shopping as well as the average amount spent on Internet shopping per month. As far as impact of explored factors on web based purchasing decision is concerned, we found that convenience factor, website related factor, service related factor do not have a critical effect on web based purchasing decision whereas personal factors, product related factors and most importantly security and privacy factor are found to have a critical impact on web based purchasing decision.

THEORETICAL IMPLICATIONS

The present study contributes to the literature in several ways. First, we extend prior research studies by considering a comprehensive list of variables affecting web based purchasing decision in contrast to various prior studies considering only some of the variables at a time. Specifically, the results of the present study indicate that various variables jointly impact web based purchasing decision. Secondly, various prior studies have been conducted in various parts of the nation but no such full-fledged study has been conducted so far in the state of Uttarakhand. Finally, there have been various findings related to impact of demographic factors in prior studies that are found to be contrasting each other. Therefore, the given study provides clarity for the same.

MANAGERIAL IMPLICATIONS

The findings of the study have many useful implications for marketing managers. Specifically, the study findings provide valuable insights into the

customer purchasing behavior in online environment. Firstly, the given study identifies different factors that either significantly or non-significantly affect an individual's web based purchasing decision. Those factors that significantly affect web based purchasing behavior can be stressed upon by the e-commerce players in the market. For instance, security and privacy is found to be significantly affecting web based purchasing behavior in continuity to prior studies conducted in the same field. Thus, e-commerce players can increase their focus on improving security, authenticity and most importantly the integrity of e-commerce websites. Besides, security and privacy personal inhibitions and certain product related factors are also found to be significantly affecting web based purchasing behavior. For instance, some people still have a need to contact and feel the substantial item before acquiring it which is not possible in case of online shopping. However, e-commerce companies have already started resolving the same using artificial intelligence. Moreover, results of the given study indicate that people do online shopping since they are being recommended by others to do so. Thus, taking an insight from it e-commerce players can stress upon mouth to mouth publicity, relationship networking etc.

CONCLUSION:

It is obvious from the investigation that 32 odd variables obtained through rigorous literature survey were clustered into 6 factors that impact online purchasing decision. The components include Convenience, Security and Privacy, Website related components, Product related components, Personal components and service related components. Convenience factor incorporates comfort related with web based shopping, for example, saving of time and cash, 24*7 accessibility. Security and Privacy incorporates security of individual and monetary data, maintenance of privacy during onlinetransactions. Website related factors include website design, downloading speed, looks and graphics of websites.

Product Related Factor includes availability of economical and wide range of products, with continuous availability of discounts and offers online. Service related factor includes various services related to online purchase such as cash on delivery option, option to swipe debit card, Non-serviceability of remote locations, product return policy Personal factor includes one's own perception of online shopping such as tendency to contact and feel items previously actual purchase; one's online shopping effectiveness, past online buy understanding.

Furthermore, the effect of statistic factors on recurrence of web based shopping along with the normal sum spent on web based shopping per month was analyzed. It is found that sexual orientation and conjugal status of respondents don't have any noteworthy effect on frequency as well the amount spent on online shopping. Moreover, it has also been found that age-group also have no significant impact on recurrence of web based shopping along with Normal sum spent on web based shopping per month. The Effect of explored factors on recurrence of online shopping has also been studied and the results indicate that among 6 explored factors security and privacy ,personal and product related factors are found to be significant rest all the other factors are found to be insignificant.

CONSTRAINTS OF STUDY AND DIRECTIONS FOR FUTUREWORK

Notwithstanding the way that the objectives of the examination were totally met, a couple of confinements have been distinguished over the span of this examination. To begin with, the present investigation concentrated on just chosen areasof Garhwal division of Utrakhand.. Thiscould constrain the speculation of discoveries. This makes a perfect chance to consider progressively differing statistic gatherings. Besides restricted factors were utilized in this investigation. Researchers can consider different elements that can likewise influence web based purchasing conduct. Further researchers can likewise direct research to analyze

internet purchasing conduct with extraordinary reference to item classifications and brands just as with reference to explicit online business sites. Furthermore, the impacts of only few demographic factors have been studied such as gender, age-group, and marital status. Therefore researchers can take into consideration other demographic factors such as occupation, monthly income etc. In spite of the fact that example measure is adequate, it tends to be expanded by the future scientists. Further, this exploration is subject to common limitation of accuracy of response. Thus, in future researches different measures can be adopted to overcome them.

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