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“CONSUMER ATTITUDE TOWARDS ONLINE SHOPPING”

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Abstract: As we all know that in today's time people are very much busy and stressed out with their work life schedule and do not have much time for shopping offline standing for long hours in retail stores. The working-class and the students who are pursuing their higher studies are mostly busy and do not have the time to physically visit the shopping store and purchase for themselves. That is why the concept of online shopping is there in the market for such segment of customers who can prefer online shopping. This study is an effort to analyse the various factors that influence the customer to go online and shop from the platform. This study analyses the online shopping behaviors of the customer from different age group. And also, emphasis on the role of demographics like (age, gender, education, marital status, occupation and income) with respect to online shopping. This research also helps us to find out the factors that are restricting the customer to go online for the online purchase. The number of respondents in this research is 100 in total with the different set of age groups i.e. teenage, adults and old age people.

Keywords: *Online Shopping, influencing factors, Restricting factor, Internet,*

INTRODUCTION: Today people are mostly relied on the online mode. It is all because of the lifestyle which is changing day by day. And it leads to the rapid growth of e-commerce in the country. It is all because of the increase in trend of online shopping and easy access of internet. As we all know easy access to internet open door for online shopping. In fact, big business houses and companies use electronic marketing and internet communication help them to coordinate different marketing activities such as business research, how to improve the existing product and help them know what to do and where to do. Although it helps companies to let people know about the new product and the features related to that and at the end it is very good medium to do promotional activities. And help to analyse the customer feedback and search for the loop holes and work upon it. Online shopping is the medium which help customer to know about the new product, its feature and more it is medium that help as a medium of communication and e-commerce, it works upon the increase and improve in product value and also works upon quality and attractiveness of the product for satisfying the customer need and wants. That is why online shopping is the new hype in the market and getting more and more popular in today's time.

According to university of California, Los Angeles (UCLA), online shopping is the most popular in today's time. It is the third most popular among the activities on the internet after mail and web browsing. There are more than 627 million people who have done online shopping till today, world's largest online shopping countries include Germans and British. Mostly people shop for books, airline and railway ticket, clothing and video games and other than that electronic items from the internet. It is all depend on the consumer perception and psychological factor that will turn to make them do purchases on the internet. The online shopping behaviors of the product mainly depend on the following factors:

1. Customer firstly generate the need the demand for that product and recognise that whether he need that product or not.
2. Then he goes on to the internet and search for that product on the internet. Maybe he only needs to get some information or maybe he wants to buy that product online it all depend on its choice and perception.
3. Also, he starts comparing it to the other possible alternatives he may compare it for quality assurance, maybe he wants to compare the price pattern or maybe he only need to get the feedback for that product given by the other customers it all depends on him.
4. Then he goes for the purchase of that product which fits to its need and budget.
5. People before they make any final decision, they have to face different factors which influence their decision.

In this way the customer go for shopping and this process takes about 5 steps to make a final purchase by the consumers. Because the consumers are very conscious about the purchases, they made they analyse compare and then purchase. It takes generation of need till the final purchase.

But apart from all this we have agree with the fact that online shopping is new and buzz and as the number of shoppers are getting increased day-by-day this started a sense of curiosity and interest to study about the motivation and factors that really attract consumer towards the online shopping. Other than what are the factors that influence the consumers to shop online. There are many other factors like demography factors including age, gender, income and education are the very important pillars that will frame their strategies accordingly. These kinds of factors are very crucial for the marketers and help them to make them more competitive in the market.

Restricting factors and influencing factors go hand-in-hand if there is an advantage there is obviously a disadvantage too. In this study there is survey of about 157 respondents had been recorded to analyse the concern objective to know about the behaviors of consumers from Jammu towards the online shopping.

OBJECTIVE OF THE STUDY:

1. To study what are the factors that influence the consumer to shop from online platform.
2. To understand the elements that are restricting the sample respondents to go with the online shopping platform.

LITERATURE REVIEW: A review of the related research work shows that the theory of technology Acceptance Model (TAM) (Davis, 1989) is among the most popular theory used to explain online shopping behaviors. Therefore, the theoretical framework of the study is based on this theory. The theory of acceptance model was been adopted very to in the studies to explain as well as predicting the consumer behaviors towards online shopping. Attitude is directly affected by user's belief about a system which consists of perceived usefulness and perceived ease of use may consider as the most important aspect while perceived enjoyment reflects the hedonic aspect of online shopping. Past researcher explain that the perceived usefulness and perceived ease of use reflect utilitarian aspects of online shopping, Based on technology acceptance model (An and Wang, 2007) built an explained conceptual model of online shopping behaviors, which comprised external and internal variable.

These studies are the mode to analyse the online shopping behaviors of the people (Menon and Kahn, (2002); Childers et al., (2001); Mathwick et al., (2001)) concluded that Online shopping features are either consumer perception of functional and utilitarian dimension, like "Ease of use (Website design)" and "Usefulness", or their perceptions of emotional and hedonic dimension like "enjoyment by including both utilitarian and hedonistic dimension, aspects from the data system or technology literature".

Shergill and Chen (2005) Studied about the "consumer attitudes towards online shopping in New Zealand" They mainly found that security is main issue for every person who does not shop online. In short more the online shopping is secured more will be the shopping takes place. This study concludes that many consumers who shop online are not that much satisfied with the website design and that associability.

Rajamma and Neelay (2005) find out that Online shopper are more likely to be out shoppers and are likely to derive more enjoyment from shopping. The social orientation of the shoppers did not influence online shopping preference. In addition, it was found that, as posited by earlier studies, it concludes that men shop more than that of the female.

Sami Alsmadi (2002) on his study of "consumer attitudes towards online shopping in Jordan: opportunities and challenges" analyzed that security of online user is very crucial and important matter to look after by the online shopping vendors. It is the major factor that stops the consumer and their willingness towards online shopping. His study also concludes that more the income of the consumer more will be the shopping he/she do. Otherwise the more the income level more is the shopping by an individual takes place.

Comegya et al. (2006) in his study of "consumer attitude toward online shopping in Finland and U.S.A" analyzed that online shopping popularity is increasing day-by-day among the male and female customer. The net also has increased in popularity as a tool accustomed contribute to and assist within the buying process. It seems that in Finland, men tend to recognize more needs online and use the internet for information search and evaluation more than woman. In his study it showed that Finland man are more tends toward the online shopping in comparison to the female. But in his study, he finds out that there is no such gap in the shopping behaviour of the male and female. In U.S.A there is no such significant difference.

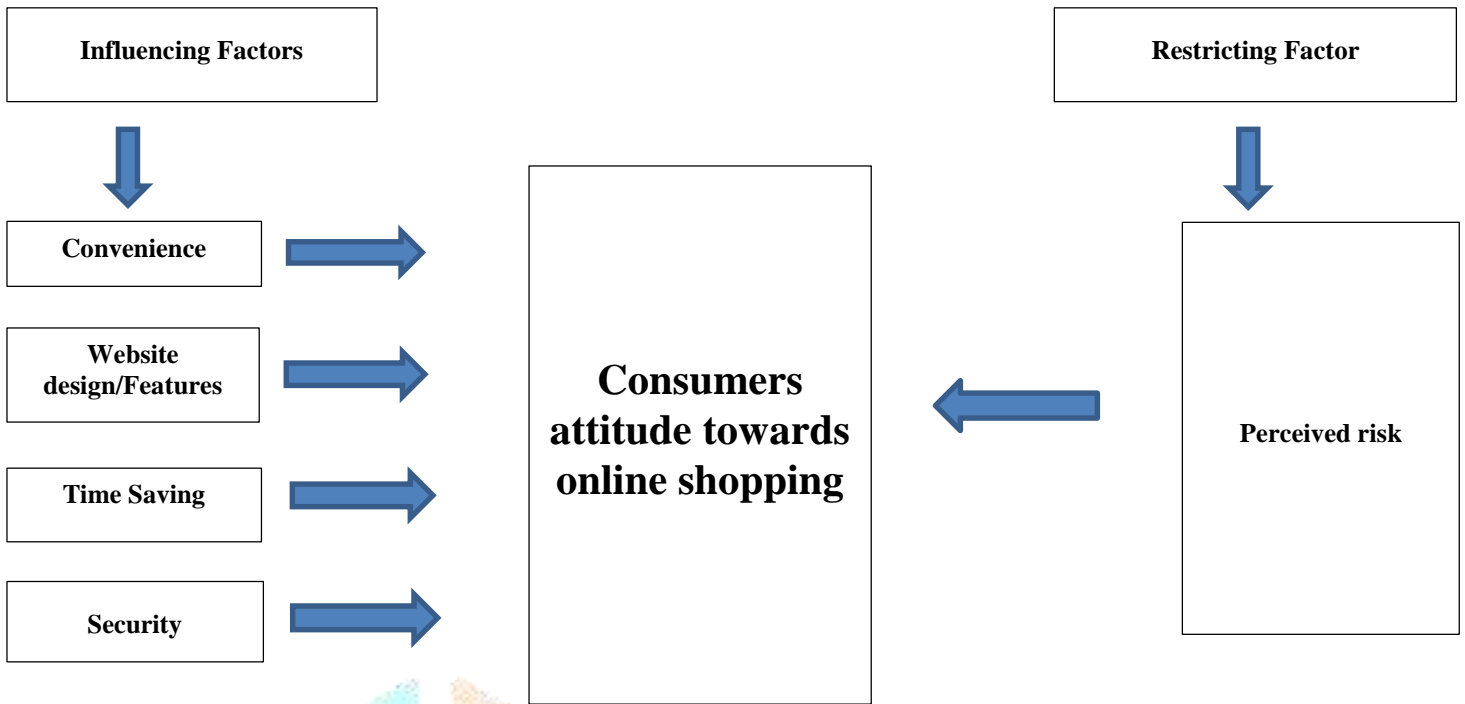
Online shopping It behaviour of the consumers to shop online. There are many people who do not even know how to use the online shopping and how to do it. There are many people who are educated and know about the online shopping and find it easy to use, useful and enjoyable can accept online. Technology acceptance model is used to understand the variable that affect online shopping. That variables are convenience, Website design, Time saving, Security, Perceived risk. Factors influencing consumers to shop online:

Convenience: Convenience refers to the ease of browsing and searching the information through online is easier than the traditional retail shopping. Through online, consumers are free to search for product catalog but if the consumers look generally for the same product or item in a traditionally store manually it is difficult to visit physically and time consuming also. Convenience is the major factor the consumer. Darian (1987) mention that shoppers who search on-line will possess multiple edges in terms of convenience, they're searching for less time consumption, flexibility, less physical involvement etc. Bhatnagar and Ghose (2004) claims for convenience mutually of the foremost necessary advantage for on-line looking. According to Robinson, Riley, Rettie and Wilsonz (2007) the main motivation for the consumers to shop online is convenience. They need to have each and every thing at their doorstep. Web check's (1999) in his study show that convenience is the most important factor and the biggest advantage to attract the consumers towards online shopping Through the online medium consumers can compare between the huge variety and that's why it also considered as one of another convenience factors to shop online.

Time Saving: It is also considered as one of the most important factors to look after because people do not have enough time to shop. People can save time by reducing efforts by shopping online. According to Rohm and Swaminathan's (2004), one Possible explanation says that online shopping reduces time waste it reduces the time by eliminating travelling time which required to go to traditional store. Goldsmith and Bridges (2000) explains that there is a discrimination between online shoppers and non-online shoppers, Online shoppers are more into the convenience, time saving and selection whereas no-online shoppers are more worried about the security and privacy and the fitting of the clothes.

Website design/Features: Website design and features are one of the most vital factors to look after because people mostly attract towards the design and the features. A study by Kamariah and Salawani (2005) shows that higher the quality of the website higher will be the influence on the customers. Website is one of the most important factors for online shopping, almost 10,000 on-line shoppers surveyed by (Reibstein, 2000) shows that website design is the mostly rated factors to be present in the online portal for shopping. Zhang and Dran (2000) indicated that website design is the factor which lead to the consumers satisfaction and dissatisfaction for a specific website. According to Liang and Lai (2000), net quality or web site feature has direct impact on user to buy on-line.

Security: Security is also one of the important factors to look after for the online shoppers. Because if the there is any risk of the privacy occurs then not a single consumer will believe in online shopping. According to Bhatnagar and Ghosh (2004) security is one of the attribute which limit the buying on the online sites. There is large number of the consumers who do not like to shop online because they think that they may lose their security and may have risk on them.



After these main factors there are many perceived risks that may restrict the consumers to shop online. There are many reasons which may restrict the consumers to shop online.

Perceived Risk: Perceived risk is outlined because the subjective belief of shoppers suffering a loss in search of a desired outcome. According to Kim et. Al. (2007) Perceived risk is the uncertainty that may occur after shopping online. This is may be the main reason that may restrict that consumers to shop online. Li & Zhang (2002) mentioned perceived risk is an important element in shopping of consumers towards online. There are majorly two elements associated with the perceived risk that is risk that occur in case of transaction or payments and other is risk related to the product and services. Liebermann & Stashevsky (2002) expressed that there are a unit two component of perceived risk. That is internet credit card stealing and confidentiality of consumers personal information.

METHOD AND ANALYSIS

Research Design: The research method was used is quantitative descriptive approach that means to collect the data and information from the respondents and record it analyse it interpret it and report it and the conclusions have been drawn and explained the relationships between variables based on the data obtained in the field.

Research Location: The research is basically base and conducted in Jammu region only.

Sampling and Questionnaire: In this the responses have been recorded form the all age group of the people. The study was based on 157 respondents who participated in the survey. The primary data was collected by the method of questionnaire for the further analysis. Demographic details are also been collected form the respondents. Apart from that demographic information, respondents were asked to rate their opinion on five-point Likert scale with rating five being “Strongly Agree” and one being “Strongly Disagree”. The collected data was analysed with the help of statistical package for Social Science (SPSS 17.0).

- **Data Analysis**

Table 1: Demographic characteristics of the respondents		
Variables and categories	F(N=157)	Percentage (%)
Gender		
Male	94	59.8%
Female	63	40.12%
Age		
18-20	22	14.01%
21-30	78	49.68%
31-40	27	17.19%
41-50	14	8.91%
51 and above	16	10.19%
Income		
No income but pocket money	66	42.03%
10000-20000	17	10.82%
20001-30000	13	8.28%
30001-40000	20	12.73%
40001-50000	17	10.82%
50000 and above	24	15.28%
Educational Qualification		
10 th	13	7.78%
12 th	20	12.73%
Graduation	54	34.39%
Post-graduation	64	40.76%
Ph.D. scholars	6	3.82%

This **Table 1** gives the thorough idea of the demographic factors of the online consumers.

Frequency of the respondents showed that there about 59.8% of the respondents are male and remaining are respondents are female that is 40.12%. Mostly respondents are from the age group between 18-30 that is about 63.6% respondents. A maximum of about 75.15% respondents are pursuing their graduation and post- graduation. Also, last but not the least there are about 42% of the respondents are those who do not have any income source means they are mostly rely on the pocket money they get from their parents.

- **Operational variables:** These variables in the study are the operational concept that will help to analyse the factor that really influence the shoppers to shop online and the factors that restricts the consumers to shop online.

Influencing variables:

Table 2: Variables		
S.no.	Factors	Variables
1.	Convenience	I get on-time delivery by shopping online
		Detail information is available while shopping online.
		I can buy the product anytime 24 hours a day while shopping online
		It is easy to choose and make comparison with other product while shopping online
2.	Website design/features	The website design helps me in searching the product easily
		While shopping online, I prefer to purchase from a website that helps me provides safety.
		The website design helps me in searching and selecting the right product while shopping online.
		I believe that familiarity with the website before making actual purchase reduce the risk of shopping online.
		I prefer to buy from website that provides me with quality of information
3.	Time Saving	On-line shopping takes less time to buy.
		Online shopping does not waste time.
		I feel that it takes less time in evaluating and choosing a product whereas looking for shopping online
4.	Security	I feel safe and secure whereas looking for shopping online
		Online shopping protects my security.
		I like to buy on-line from a trustworthy web site.

Restricting variables:

S.no	Factors	Variables
5.	Perceived risk	I don't to shop online, because a fear of experiencing unnecessary tension due to shopping online.
		I don't like to shop online, because there is a fear of choosing poor product/services.
		I feel bodily discomfort due to poor fitting while purchasing apparels online.
		I feel a fear of misuse of my credit/debit card while shopping online.
		I don't shop online because there is no possibility for "touch feel or sensing" of the actual product to assess quality.

RESULT AND DISCUSSION

Factor analysis: This study used factor analysis by conducting the KMO test, Bartlett's Test, and MSA test, and MSA test, after obtaining a variable, then performs the factor extraction and factor rotation stages. For the last stages which is to name factors, naming factors that represent variables does not have rules that govern, names on factors that have been formed based on loading issue that are thought-about to represent variables alternative factor members.

Consumers expectation and perception towards online shopping were examined in terms of perceived risk, convenience, Website design/feature, Time saving and security. Factor analysis were identified using the Eigen value criteria that suggests extracting factors with an Eigen value greater than 1.0 Principal component and Varimax.

Table 3: KMO and Bartlett's test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.927
Bartlett's Test of Sphericity	Approx. Chi-Square	2914.623
	Df	190
	Sig.	.000

The above **Table 3**, it is known that KMO value has met the requirements of 0.927 which means >0.05 with significance value of Bartlett's 0.000 which means it has fulfilled the requirement. This shows that these variables have fulfilled the MSA value requirement, >0.5 . So, it can be concluded that the 20 variables are sufficient for further analysis.

After conducting the KMO test and the MSA test, the next analysis the communalities.

Table 4: Communalities

Variables	Initial	Extraction
	1	2
1. I get on-time delivery by shopping online.	1.000	.853
2. Detail information is available while shopping online.	1.000	.803
3. I can buy the product anytime 24 hours a day while shopping online.	1.000	.790
4. It is easy to choose and make comparison with other product while shopping online.	1.000	.701
5. The website design helps me in searching the product easily.	1.000	.818
6. While shopping online, I prefer to purchase from a website that provides safety and ease of navigation and order.	1.000	.727
7. The website layout helps me in searching and selecting the right product while shopping online.	1.000	.731
8. I believe that familiarity with the website before making actual purchase reduce the risk of shopping online.	1.000	.741
9. I prefer to buy from website that provides me with quality of information.	1.000	.762
10. Online shopping takes less time to purchase.	1.000	.707
11. Online shopping does not waste time.	1.000	.816
12. I feel that it takes less time in evaluating and selecting a product while shopping online.	1.000	.836
13. I feel safe and secure while shopping online.	1.000	.748
14. Online Shopping protects my security.	1.000	.623
15. I like to shop online from a trustworthy website.	1.000	.618
16. I don't like to shop online, because a fear of experiencing unnecessary tension due to shopping online.	1.000	.766
17. I don't like to shop online, because there is a fear of choosing poor product/service.	1.000	.765
18. I feel bodily discomfort due to poor fitting while purchasing apparels online.	1.000	.699
19. I feel a fear of misuse of my credit/debit card while shopping online.	1.000	.788
20. I don't shop online because there is no possibility for "touch feel or sensing" of the actual product to assess quality.	1.000	.680

The **Table 4** shows the table of communalities before and after. The communalities with the column tagged extraction replicate the common variance within the organization structure 85.3% of the variance related to question one is common, or shared, variance.

- **Total Variance Explained**

Table 5, give the total Variance Explained lists the Eigenvalues associated with each factor's extraction and after rotation. Before extraction, there are 20 linear components present in the data set. The eigenvalues related to every issue represents the variance explained by that exact linear elements and therefore the table also displays the Eigenvalue in terms of the share of variance explained (Variable 1 explains 53.59% of total variance). It should be clear that first few factors explain only small amount of variance.

Table 5: Total Variance Explained

Variables	Initial Eigenvalues			Extraction sums of Square loadings			Rotation sums of square loadings		
	Total	Variance %	Cumulative %	Total	Variance %	Cumulative %	Total	Variance %	Cumulative %
1	10.71	53.592	53.592	10.718	53.592	53.592	7.492	37.460	37.460
2	3.200	16.000	69.592	3.200	16.000	69.592	3.898	19.490	56.949
3	1.053	5.267	74.589	1.053	5.267	74.859	3.582	17.909	74.859
4	.629	3.144	78.003						
5	.540	2.698	80.701						
6	.493	2.464	83.165						
7	.408	2.040	85.205						
8	.391	1.955	87.160						
9	.375	1.874	89.034						
10	.315	1.573	90.607						
11	.303	1.515	92.122						
12	.264	1.319	93.441						
13	.245	1.226	94.666						
14	.217	1.085	95.752						
15	.194	.970	96.722						
16	.168	.841	97.563						
17	.156	.780	98.343						
18	.142	.710	99.053						
19	.115	.573	99.627						
20	.075	.373	100.000						

The **Table 5** extracts all factors with eigenvalues greater than 1, which leaves us with three factors, where 74.85% of cumulative variance is displayed. In the final part of the table, the eigenvalues of the factors when rotation squared measure displayed. Rotation has the result of optimizing the factors structure and one consequence for these data is that the relative importance of the six factors is equalize. Before rotation, variable 1 accounted for considerably more variance than the remaining two (53.59%, 16.00%, 5.26%), However after extraction it accounts for only 37.46%, of variance (compared to 19.49% and 17.90% respectively).

The **Table 6** is Component Matrix before rotation. This matrix contains the loading every of each issue onto each factor. As calculated that all loading less than 0.4 be suppressed in the output and so there are blank spaces for many of the loading.

Table 6: Component Matrix			
Variables	Component		
	1	2	3
1. I get on-time delivery by shopping online.	.923		
2. Detail information is available while shopping online.	.871		
3. I can buy the product anytime 24 hours a day while shopping online.	.833		
4. It is easy to choose and make comparison with other product while shopping online.	.821		
5. The website design helps me in searching the product easily.	.839		
6. While shopping online, I prefer to purchase from a website that provides safety and ease of navigation and order.	.841		
7. The website layout helps me in searching and selecting the right product while shopping online.	.825		
8. I believe that familiarity with the website before making actual purchase reduce the risk of shopping online.	.848		
9. I prefer to buy from website that provides me with quality of information.	.811		
10. Online shopping takes less time to purchase.	.776		
11. Online shopping does not waste time.	.725		.521
12. I feel that it takes less time in evaluating and choosing a product whereas searching on-line.	.764		.477
13. I feel safe and secure while shopping online.	.809		
14. Online Shopping protects my security.	.765		
15. I like to shop online from a trustworthy website.	.734		
16. I don't like to shop online, because a fear of experiencing unnecessary tension due to shopping online.	.483	.729	
17. I don't like to shop online, because there is a fear of choosing poor product/service.		.785	
18. I feel bodily discomfort due to poor fitting while purchasing apparels online.		.767	
19. I feel a fear of misuse of my credit/debit card while shopping online.	.407	.788	
20. I don't shop online because there is no possibility for "touch feel or sensing" of the actual product to assess quality.		.743	

The **Table 7** Rotated Component Matrix contains the same information as the component matrix is calculated after rotation. Factors having less than 0.4 have not been displayed because value with less than this will be suppressed.

Component 1: The rotated matrix has revealed that respondents have perceived their factors to be the most important factors with the highest explained variance of 37.46%. Ten out of twenty variable load on significantly to this component which indicated that consumer attitude toward online shopping may depend upon timely delivery, Detailed information about the product, convenience of buying anytime, convenience to choose from wide variety not only convenience website design is also the important component to for the consumer for which they look for while doing shopping on any online platform. Convenience and website design/feature are on the top-most priority that influence the consumer attitude towards online shopping. Also, consumers priority is toward the security also for them shopping from a trustworthy website is the priority.

Component 2: The rotated matrix has revealed that respondents have perceived these factors to be the most important factors with the highest explained variance of 19.49%. Six out of twenty variables load significantly to this component, which explain that people have faith in online shopping and they prefer the website which protects their security. Also, five out of six factors are the perceived risk variables which restricts the consumers to shop online. That means consumers there is a significant number of respondent who do not shop and there are some factors like unnecessary tension about product, poor selection of product quality, Bodily discomfort, Fraud in credit/debit card security and sense of "touch feel and sensing" of the product may restrict the consumers to shop online. These are also the important factors for a customer to shop from online platform. May be these are the variables that restricts the consumers to go online for shopping.

Component 3: The rotated matrix has revealed that respondents have perceived these factors to be the most important factors with the highest explained value of 17.90%. Four out of twenty variables load on significantly to this component, which explains that people are more into those sites which protects their security and provide assurance of safe shopping. People of Jammu prefer shopping from the safe websites. Although apart from the security they prefer to buy online because it saves their time.

Table 7: Rotated Component Matrix

Variables	Components			Descriptive	
	1	2	3	Mean	Rank
Convenience					
1. I get on-time delivery by shopping online.	.752			2.03	20
2. Detail information is available while shopping online.	.827			2.24	16
3. I can buy the product anytime 24 hours a day while shopping online.	.853			2.23	17
4. It is easy to choose and make comparison with other product while shopping online.	.759			2.26	14
Website design/features					
5. The website design helps me in searching the product easily.	.876			2.22	19
6. While shopping online, I prefer to purchase from a website that provides safety and ease of navigation and order.	.726			2.34	13
7. The website layout helps me in searching and selecting the right product while shopping online.	.771			2.23	18
8. I believe that familiarity with the website before making actual purchase reduce the risk of shopping online.	.757			2.39	11
9. I prefer to buy from website that provides me with quality of information.	.844			2.25	15
Time Saving					
10. Online shopping takes less time to purchase.			.672	2.39	10
11. Online shopping does not waste time.			.830	2.46	9
12. I feel that it takes less time in evaluating and selecting a product while shopping online.			.815	2.49	8
Security					
13. I feel safe and secure while shopping online.			.674	2.52	7
14. Online Shopping protects my security.		.088		2.61	6
15. I like to shop online from a trustworthy website.	.741			2.38	12
Perceived Risk					
16. I don't like to shop online, because a fear of experiencing unnecessary tension due to shopping online.		.842		2.76	5
17. I don't like to shop online, because there is a fear of choosing poor product/service.		.866		2.96	4
18. I feel bodily discomfort due to poor fitting while purchasing apparels online.		.830		2.99	3
19. I feel a fear of misuse of my credit/debit card while shopping online.		.874		3.08	1
20. I don't shop online because there is no possibility for "touch feel or sensing" of the actual product to assess quality.		.817		3.03	2

As shown in the above table, out of the five factors,

1. The factor Perceived risk got the highest overall mean score 14.82,
2. The factor website design/feature score the second highest overall mean score of 11.43.
3. The factor convenience scores the third highest overall mean score of 8.76.
4. The factor time saving scores the fourth highest overall mean score of 7.34.
5. The factor security scores the fifth highest overall mean score of 2.05.

CONCLUSION

This result shows these 5 factors are the important to calculate the attitude of consumers towards online shopping behaviour. It means this research shows that the factors like convenience, website design/features, time saving, security and the perceived risk (restricting factor) are sufficient to analyse the consumers attitude towards the online shopping behaviour. Online shopping behaviour of the consumers rotate around these factors. The results elucidate that in Jammu people may prefer to buy from the trusted website with good design and easy compatible feature which are easy to use and. Although there are many restricting factors that may restrict the consumers to shop online. Convenience is also one of the important factors that influence the consumers to shop online.

The large number of studies are conducted by numerous analysis students and academician's nationwide and across the world, exploring the factors which will have an effect on on-line shopping behaviour of assorted customers. This study was conducted by drawing a sample of 157 respondents following education, professionals. Out of 5 factors restricting factor is the important issue which will have an effect on on-line shopping behaviour of customer in Jammu. Perceived risk indicated the shortage of trust among customers and plenty of alternative reason like that of likelihood of being cheated, inferior quality of merchandise, bodily discomfort etc.

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