

E-SHOPPING – A SHIFT IN PURCHASING BEHAVIOUR OF SHOPPERS IN BILASPUR

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Abstract: This research is aimed and directed to assess the shift in the preferences of shoppers from traditional to online shopping behavior in Bilaspur city. 31 item questionnaire is used to conduct a survey among shoppers of different category through judgment sampling. It was found that shoppers today spend enough amount time surfing merchandise in different online stores. Their primary aim is to check the offers and to make a comparison, which is quite easy on online platform. Also 24 X 7 operations of online store provides an ease of convenience to the shoppers as they can use their leisure time in making purchases without wondering to different stores. Shopper's of Bilaspur perceive Flipkart as the most reliable store followed by Myntra, Snapdeal and Amazon. The major factors which affect the online buying behavior of shopper's in Bilaspur city are Delivery charges and trust, Trustworthy Security, Product quality and Financial Security and Product differentiation.

Index Terms - E-commerce, E-shopping, Shoppers, Online buying, Web-security, Credibility, Delivery, Product Quality, Online Shopping.

I. INTRODUCTION

Over the last decade a massive turn around in the shopping and purchasing behaviour of the consumers was noticed by several researchers across the globe, so in India. Researches show that, this is due to advent of technology, growing literacy and income of the Indian people. Purchasing stuff online would not only save the time and energy, but also provides a chance of comparing required items in very convenient manner, which leads to boost the online shopping and purchasing culture in India. Through different web browser millions of people using online buying and they can choose the required product among the large variety of the products even with a best offer. From the latest reports of Wikipedia (2018) about 354 million people which are about 40% of the total population, uses internet for various e-commerce activities (Wikipedia, 2018).

From study conducted by Indian Institute of E-commerce, it was revealed that around 6 million people joins the stream of e-shoppers for fashion products every month which leads to a total business of \$35 billion of fashion products through e-purchasing by 2021. When talking about online shopping, literacy and knowledge of computers and internet is must, which is a critical aspect in Indian scenario, hence such activities are dominated by the male dispora till last decade. It was also revealed from the researches that males or boys are more likely to use computer and having more experience from their childhood to adult than females or girls. With the increase of literacy rate, advent of mobile shopping and availability of apps, even female segment, specially from the age group of 15-40, has now indulge in shopping activities over internet (Lockheed and Wilder, 1985) (Modianos and Hartman, 1990) (Morahan - martin et al., 1998). Consumers usually do online shopping for enjoyment, fun, fantasy, time pass and also to create an impression over others. With the change in cultural scenario, more number of youngsters and females has started to work which creates a deficits of time for shopping of day to day and necessary items, which motivates them to opt online shopping. Past researches shows that Cosmetics, Apparels, Shoes, Toiletries and Accessories such as artificial jewelry, bags and purses etc are the most purchased items from female segment whereas electronic items such as mobile phone, mobile accessories, apparels, cosmetics, shoes, wallet & belts are most purchased items by male segment. Online shopping has an advantage over brick n motar stores in terms of variety, comparison, home delivery, cheap prices and return policy. The major factors revealed in past researches which influence buying behaviour of consumers are price, credibility, product quality, website security and delivery of the product. This convenience of comparison among different stores, 24X7 shopping facility and delivery at door steps has changed the preferences of consumers and are major reason behind the shift to e-shopping.

Being Bilaspur as a tier 3 city, it was observed that there is a rapid growth in the trend of online shopping by the youth and female segment. Even in suburb and rural areas, where companies do not show delivery options or unavailability of delivery, these consumers place an order for their desired merchandise on the address of some known persons or relatives living in nearby cities where delivery is possible. This shows a changing tendency towards shopping through online medium. Still it was observed that majority of consumers use to perform window shopping in online websites, i.e. they view and compare merchandise but use to purchase from traditional stores. Hence in the light of previous studies, and observation of the researcher this topic is selected for further research so as to confirm the factors affecting e-shopping behaviour and to explore any new cause resulting in the shift of shopping platform from traditional to online medium.

II. OBJECTIVES OF THE STUDY

Following are the main objectives of the study:

- To study the online buying behaviour of consumer's of Bilaspur city.

- To assess the impact of various factors on e-shopping behaviour of consumer's in Bilaspur.
- To explore new factors affecting the e-shopping behaviour of consumer's in Bilaspur.

III. METHODOLOGY ADOPTED

An attempt was made to collect comprehensive data through shoppers of Bilaspur city. The sample size for this research is 100 sample respondents. As this research is direct to towards e-shopping behavior of consumers', hence sample respondents selected for this study are the consumers who use to purchase goods through online stores. These respondents were selected on the basis of superior judgment of the researcher, which he thinks qualifies the basic criteria of being a respondent and which had ability to understand the major objective of this research and indulge in online shopping. The primary data was collected using self-administered questionnaire based on the factors identified by Gupta (2015) in her work and which were clubbed under four major heads by the author. The questionnaire is designed in two parts. Part A consists of demographic information, general questions related to shopping and questions based on buying behavior. Part B receives the opinion of respondents towards various factors affecting buying behavior.

IV. REVIEW OF LITERATURE

Rodgers and Harris (2003) in their study "*Gender and ecommerce: An exploratory study*" revealed that shopping using internet medium is dominated by male segment as more of males are engaged in using internet compared to females

Li and Zang (2005) in their study "*Consumer online shopping attitudes and behavior: an assessment of research*" identified a total of ten interrelated factors for which the empirical evidences show significant relationships. These ten factors are external environment, demographics, personal characteristics, vender/service/ product characteristics, attitude towards online shopping, intention to shop online, online shopping decision making, online purchasing, and consumer satisfaction.

Zhou et al (2007) in their study "*Online Shopping Acceptance Model-A Critical Survey of Consumer Factors in Online Shopping*" suggested that there is a negative perception surrounding women and technology. It has been reported that women's are curious and doubtful about the authenticity of online retailers as compared to male customers. Women's also find difficulty in navigation of web pages and get frustrated due to technicality of the websites and web pages.

Bellman et al., (2010) in his study "*Predictors of online shopping behavior*" found that people surf online stores just to get more information about their desired merchandise and had a very short decision cycle. They found that for 80% website visitor do not have any intensions to buy online. Their first motto is to just compare the price, products, brands and getting the information regarding new trends.

Brown (2012) has written "*Understanding Gender and e-Commerce*" in his blog that men and women have shopped differently for generations. A little over 50% of the internet population is men yet 58% of e-Commerce revenue comes from women. Men generally complete more transactions online while women have a higher average order value.

Agarwal (2013) in his study "*A study of factors affecting online shopping behaviour of consumers in Mumbai region*" concluded that the ease and convenience of 24 X 7 shopping given by online stores has made the shopping easy for the consumers. Majorly consumers opt online shopping as they can shop anywhere, anything and anytime with easy and safe payment option. Consumers can do comparison shopping between products as well as online stores by saving time and money. Availability of online information about product services, facility of making comparison with other products while shopping online, delivery time taken by the agency, content and quality of online shopping website and other security measures taken by agency to make customers identity safe and ensure a smooth transaction are other various important factor that the study has been concluded.

Singh (2014) in his study "*Consumer's Buying Behaviour towards Online Shopping*" says that online shopping is becoming a trend among Indians as they experience it is more comfortable, time saving and convenient. When consumers make a purchase online, they are affected by various factors, including price, trust, and convenience. Price is much lower on the online stores compared to brick and mortar shops. Intermediaries, physical storage, etc. are not present in online stores thus it can assist its clients with reasonably priced merchandise. The ease and comfort provided by these stores for 24x7 have made very easy shopping for consumers worldwide.

Jadhav and Khanna (2016) conducted a study "*Factors Influencing Online Buying Behavior of College Students: A Qualitative Analysis*" in Mumbai with 25 college students and qualitative content analysis was used for analysing the textual content of the depth interview data. It was found in the study that main influencing factors for online shopping were identified as availability, low price, promotions, comparison, convenience, and customer service, perceived ease of use, attitude, time consciousness, trust and variety seeking.

V. ONLINE SHOPPING

Online shopping is an act of searching, selecting and purchasing the desired merchandise, whether it is goods or services, on internet. Increased number of working hours puts a pressure on consumers to find alternate methods of shopping to fulfill their desires and needs. With the advent of easy internet facility, and increasing literacy rate, Online shopping had gain tremendous popularity from last decade as it is more convenient, flexible (24 X 7 operations), easy to use, and comfortable i.e. you can shop at anytime from anywhere and over number of shops simultaneously, without getting in queued or in waiting lines and rushes, specially on holidays, special occasions and festivals (businessdictionary.com). Previously male customers generally do more shopping than females, but availability of mobile app has changed the entire scenario now a days and women's also started actively participating in the phenomenon of online shopping. Still from the researches it was known that males used to perform

more purchasing than women's. This may be due to several factors majorly of them are perceived risk related to privacy of personal and financial information.

VI. FACTORS AFFECTING ONLINE SHOPPING

Online shopping becomes relevant in the last decade. The kind of business online retailer are doing is proof enough that they are providing some benefits to customer which offline shopping does not give to the customer. Gupta (2015) in his work identified seven different factors which affects the shopping behavior of consumers'. These are the factors are presented in figure 1.

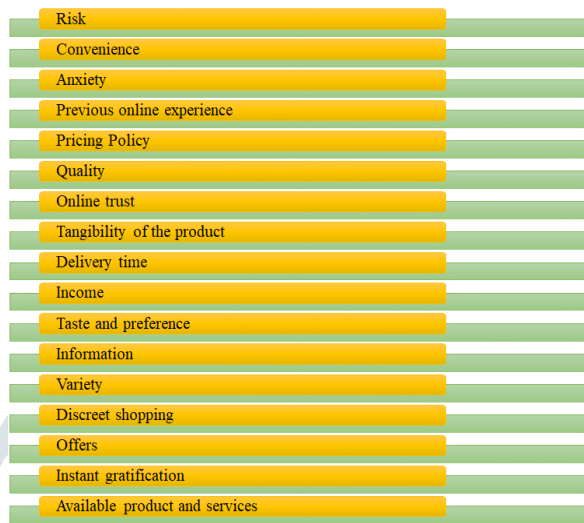


Figure 1: Factor affecting online shopping behavior (Source: Gupta, 2015)

While reviewing these factors, it was revealed that many of these factors are associated and correlated with each other and more or less possess similar properties and characteristics. For simplifying current study, authors has clubbed these factors into four major factors. These factors are (i) Price, (ii) Product quality, (iii) Credibility and (iv) Web security.

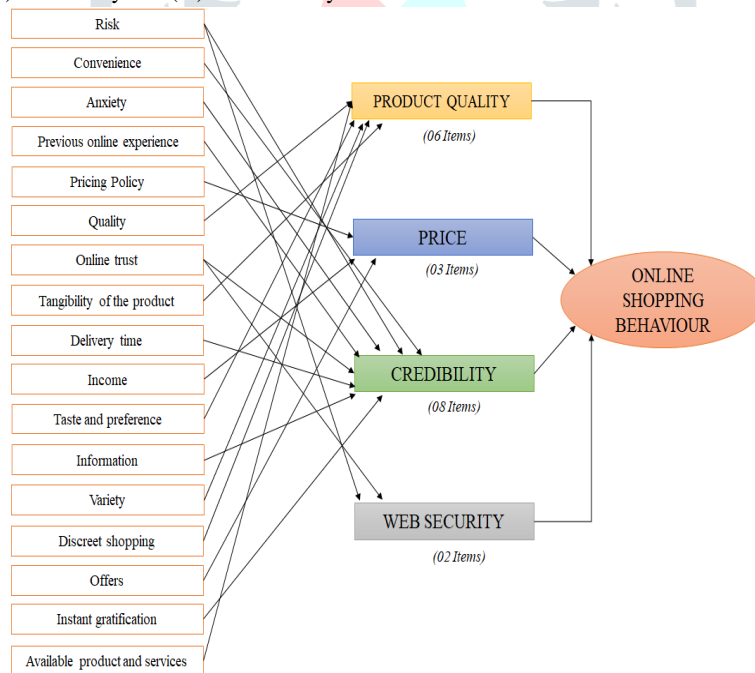


Figure 2: Compilation of factors identified by Gupta, 2015

- **Product Quality** - While shopping, consumers want a broad range of quality and availability, based on their taste and preferences. The biggest drawback to online retailer is the tangibility of the merchandise due to which consumer hesitate to buy as there is a chance that product received may vary from product displayed on the website in terms of colour and size (Taylor and Cosenza, 2002). Online shopping allows women consumer to have a discreet shopping of the product which they hesitate to purchase from traditional stores like lingerie's.
- **Price** - Consumer enjoys the low price benefit of the desired merchandise while purchasing through online stores. Online retailers gets an inherent advantage in pricing as they don't have to bear expenses like store rent, bills etc. They can pass their price directly to customer and generally offer a lower price to customer than offline market. Even when shipping charges are included than also it is better than the offline shopping. Apart from offering products at lower price most online shopping regularly come up with discount offers in association with bank, brand etc which entail customer to get additional saving while buying products online. Offers are a great factor which attract customer to purchase online. Offer carry a great influence in shopping (Udo, 2001). People with low income hesitate to purchase high priced item online due to perceived risk of failure, differentiation, non-performance, defects etc but high income group usually do.

- **Web Security** - Consumers are very much concerned about the security of websites they are surfing or purchasing in terms of Privacy and security of financial information. Privacy concerns were the most frequent reason cited by consumers specially girls and women's for not making online purchases as they were concerned that information might be used to send them unwanted offers by this or other companies or accessed by a third party for non-authorized activity (Komiak & Benbasat, 2004). Also women's fear the risk of misuse of their financial information and credit card information.
- **Credibility** - Having a positive reputation of online retailer can reduce the consumer's perceived risk of trying a new means of distribution. Such a reputation is developed over time through long-term relationships with the consumer (Schiffman & Sherman, 2003). User friendly websites, 24 X 7 order placement and acceptance, timely and fast delivery leads to building trust and positive experience among consumers' which ultimately builds the credibility or reputation of a retailer.

VII. DATA ANALYSIS & DISCUSSION

Table 1 reflects the demographic profile of the respondents. The results of descriptive analysis for demographic information indicated that among the analyzed samples (n = 100) majority of respondents are male (69%) followed by female respondents at 31% which shows the dominance of male segment in e-shopping. In terms of age group, the ages of the respondents ranged from upto 25 years to above 35 years old, with the majority of respondents falling between the age group of "26-30" (47%), followed by the age group "31-35" (15%), upto 25 years (29%), "> 35" (9%). Majority of respondents were unmarried (71%) and have education upto post graduate level (54%) followed by graduate 23% and others (20%). About 45% of the respondents are salaried followed by student segment at 27%, Housewife at (10%) and other profession at (5%). Majority of the respondents have a monthly income of 25,001 – 75,000 (88%) whereas few have income more than 75,000 p.m (8%) and some has income less than 25,000 (4%).

Table 1: Respondent Demographics (n = 100)

	Demographic	Frequency	%
Gender	Male	69	69.0
	Female	31	31.0
Age	Upto 25 Yr	29	29.0
	26-30 Yr	47	47.0
	31-35 Yr	15	15.0
	Above 35 Yr	9	9.0
Marital Status	Married	29	29.0
	Unmarried	71	71.0
Education	Diploma	3	3.0
	Graduate	23	23.0
	Post Graduate	54	54.0
	Others	20	20.0
Occupation	Students	27	27.0
	Salaried	45	45.0
	Self-employment	13	13.0
	House-wife	10	10.0
	Others	5	5.0
Income	Upto 25,000	4	4.0
	25001-50,000	61	61.0
	50001-75,000	27	27.0
	Above 75,000	8	8.0

With respect to the frequency of purchasing online, it was found that shopper's use to shop for about three times in a month (89%). It was also found that consumer's use to spend around 5 to 10 thousand Rs every month (76%). So it is concluded that shoppers of Bilaspur city in general are less frequent shoppers but use to spend considerable amount in their shopping. This finding is in line with the findings of study conducted by Brown (2012) i.e. Men's generally complete more transactions online while women have a higher average order value

Table 2: Frequency of Shopping (n=100)

Frequency of online Shopping				
	Frequency	Percent	Valid Percent	Cumulative Percent
At least 1	33	33	33	33.0
2 - 3 Times	56	56	56	89.0
Valid 4 - 5 Times	7	7	7	96.0
More than 5 Times	4	4	4	100.0
Total	100	100.0	100.0	

Table 3: Amount Spend in Shopping (n=100)

Purchase Amount				
	Frequency	Percent	Valid Percent	Cumulative Percent
Up to 2000 Rs	16	16	16	16.0
2001 - 5000 Rs	43	43	43	59.0
Valid 5001 - 10000 Rs	33	33	33	92.0
More than 2000	8	8	8	100.0
Total	100	100.0	100.0	

On analyzing the aspects related to items purchased, it was found that major products purchased by consumers online are Mobile Phones (87%), Mobile phone Accessories (79%), Apparels (69%), Bags & Wallets (63%), Cosmetics (45%), Shoes & Sandals (57%), Kitchen Utensils (38%) and Toiletries (21%). Bed sheets & Covers (17%), Groceries (12%), and Food Items (5%) are least purchased product. Flipkart is found most preferred online store by majority of shoppers in Bilaspur (89%) followed by Myntra (77%), Amazon (69%), Snapdeal (68%) and Shopclues (41%). Limehood (12%) is found least preferred store.

Table 4: Item Purchased Online (n>100)

<i>Particulars</i>	<i>Frequency</i>
Apparels	69
Bed Sheets & Covers	17
Cosmetics	45
Shoes & Sandals	57
Groceries	12
Food Items	5
Mobile Phones	87
Mobile Accessories	79
Bags & Wallets	63
Kitchen Utensils	38
Toiletries	21

*Note: Percentage is greater than 100 as respondents are allowed to choose multiple options

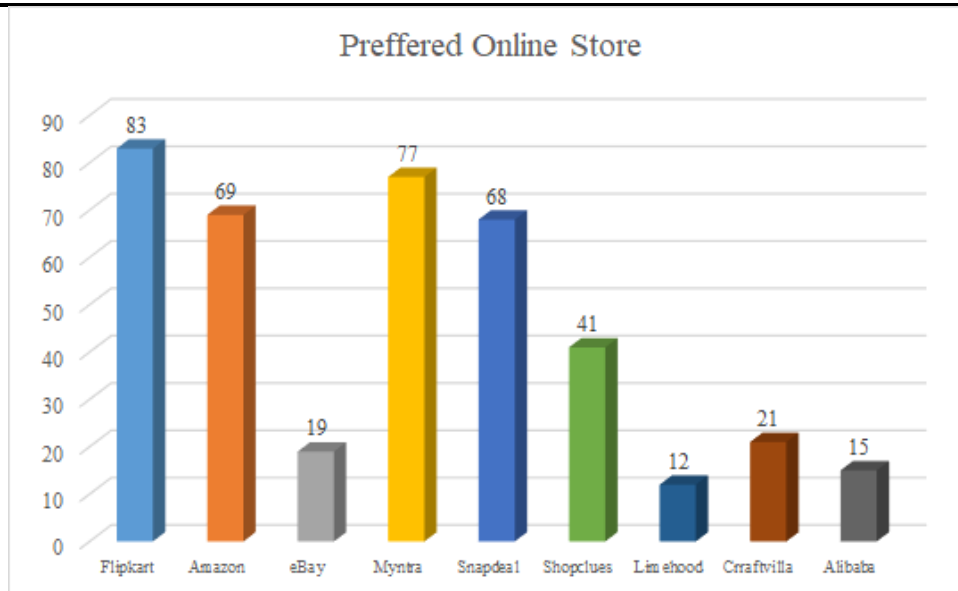


Figure 3: Preffered Online Store

*Note: Percentage is greater than 100 as respondents are allowed to choose multiple options

Since this research has utilized proper likert - type scale it is important to test the internal consistency and the reliability of the questionnaire and thus employ a Cronbach’s alpha test. A total of 31 scale constructs were tested for reliability and the below table clearly shows that the set of constructs used in this study is perfect and highly reliable. The following table of Reliability Statistics inform us about the value of the coefficient of Cronbach for the research scale is 0.894 = 89.4%. This gets over the percent of 80%, which is a good value for the internal consequence of the conceptual construction of the investigated scale (Anastasiadou, 2010; Nouris, 2006).

Table 5: KMO & Bartlett’s Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.822
Bartlett's Test of Sphericity	Approx. Chi-Square	277.865
	Df	45
	Sig.	0

From the Table:5 we found that the value for KMO was more than 0.6, and it is 0.822 also Bartlett’s Test of Sphericity has sig value less than 0.05 at 5% level of significance. So factor analysis could be conducted successfully for data reduction.

Table 6: Total Variance Explained (Factor Analysis)

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.218	24.645	24.645	2.218	24.645	24.645	2.038	22.642	22.642
2	1.380	15.328	39.973	1.380	15.328	39.973	1.514	16.822	39.464
3	1.218	13.539	53.512	1.218	13.539	53.512	1.189	13.210	52.674
4	1.030	11.442	64.953	1.030	11.442	64.953	1.105	12.280	64.953
5	.983	10.919	75.873						
6	.832	9.240	85.113						
7	.654	7.265	92.377						
8	.503	5.587	97.964						
9	.183	2.036	100.000						

Extraction Method: Principal Component Analysis.

Exploratory Factor Analysis is performed on all the 22 dimensions of four factors considered for this study by using principal-component method. After removing all the cross loadings it is found from the rotation sums of squared loadings and that total sum of nine variables has been extracted and the same has been grouped into four components which have Eigen value of more than one. It ranges from component no. 1 to component no. 4 with the cumulative percentage from 22.642 percent to 64.953 percent. The percentage of variance ranges from 22.642 percentage to 12.280 percentage.

On the basis of Table 7 we found four components, for our 9 variables. Based on the item loading, these factors were respectively labelled as:

1. The factor “*Delivery charges and trust*” explains the 1st component

2. The factor “*Trustworthy Security*” explains the 2nd component
3. The factor “*Product quality and Financial Security*” explains the 3rd component
4. The factor “*Product differentiation*” explains the 4th component

These emerged four factors influences and affect the shopping decisions and behavior of shoppers in Bilaspur city.

Table 7: Rotated Component Matrix (Factor Analysis)

	Component			
	1	2	3	4
Free delivery charge is a price advantage when I shop online	.908			
Product quality is important to me when I shop online			.587	
I do mind the real products have difference between the photos of the products when I shop online				.890
Credibility of the online stores is important for my purchasing decision	.697			
I trust the security of online payment methods		.782		
I am concerned about possible interception of financial information by an unidentified third party.			.555	
I would be more likely to shop on the Internet if credit card security was insured		.865		
Security of transactions is important for my purchase decisions			-.726	
I trust the e-tailor privacy policies specified on their Web sites.	-.823			

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 5 iterations.

Table 8: Predicting Online Behaviour, Frequency of Shopping and Amount Spend.

Dependent	Independent	b-value	Beta	t-value
<i>Online Behaviour</i>	Price	0.11	0.12	2.33
	Product Quality	0.52	0.39	6.85
	Credibility	.117	.265	2.852
	Web Security	0.26	0.19	3.34
R² = 0.58, F = 87.78, p<0.05				
<i>Frequency of Purchase</i>	Price	0.376	0.152	2.388
	Product Quality	0.285	0.176	3.097
	Credibility	0.253	0.281	4.883
	Web Security	0.076	0.039	0.652
R² = 0.49, F = 69.74, p<0.05				
<i>Amount Spend</i>	Price	.142	.129	2.405
	Product Quality	.043	.041	.658
	Credibility	.163	.166	2.766
	Web Security	.257	.239	5.075
R² = 0.137, F = 15.668, p<0.05				

Multiple regression analysis was carried out to assess the impact of various discussed factors on e-shopping behavior; frequency and amount spend on purchasing. In identifying those significant variables accounting for online buying behavior of customers', it is found that all the factors have a significant influence on online buying behavior of customers. The adjusted R² of this model is 0.58, which indicates that these factors create 58 % of the variation in behavior of shoppers while purchasing through online stores. Highest variation in buying behavior was created by Product quality (at 22.8%) and lowest by Price (at 12.9%). The significant F-ratio (F = 87.78, p = 0.000) indicates that the results of the regression model could hardly have occurred by chance. Thus, the goodness-of-fit of the model is satisfactory. All the 5 factors significantly and positively influence buying behaviour of customers. Based on the beta coefficient of each independent variable, it is possible to assess the impact of each variable on the dependent variable, satisfaction. According to Table 8, the variable “Product quality” was the most important determinant of customers' behaviour; it had the standardized coefficient value, 0.39, and the highest t-value, 6.85, followed by Web security with standardized coefficient value, 0.19, and the highest t-value, 3.34.

Separate regression analysis was conducted to investigate the influence of the factors on frequency of online purchasing. Table 8 provides the results of the regression analysis with frequency of purchase as the dependent variable. It was noted that all the 4 factors has significant influence on frequency of purchases made by shoppers. The adjusted R² of this model is 0.49 which indicates that these different dimensions or factors influences the frequency of purchases made through online medium by 49%. Highest variation in frequency of purchasing was created by Credibility (at 21.3%) and lowest by Web security (at 7.12%). The significant F-ratio (F = 69.74, p = 0.000) indicates that the results of the regression model could hardly have occurred by chance. According to Table 8, the variable “Credibility” was the most important determinant of customers’ behaviour; it had the standardized coefficient value, 0.281, and the highest t-value, 4.883, followed by Product Quaiity with standardized coefficient value, 0.176 and t-value, 3.097.

A set of regression analysis was again performed with same set of independent variable with changed set of dependent variable as amount spend on online shopping (monthly). Result of regression analysis is presented in Table 8. The relationship of all the 4 independent with dependent variable was found significant showing positive influence on amount spend on online shopping by consumers’. The adjusted R² of this model is 0.137 which indicates that these different factors influences the amount spend on online shopping by only 13.7%. According to Table 8, the variable “Web Security” was the most important determinant of customers’ behaviour; it had the standardized coefficient value, 0.239, and the highest t-value, 5.075, followed by Credibility with standardized coefficient value, 0.166 and t-value, 2.766.

VIII. CONCLUSION

Online shopping has become a popular shopping method ever since the internet has declared a takeover. There are many individuals that are looking for other amazing alternatives shopping and online shipping is just the fix for that. Today consumers around the world prefer to shop online and buy products from several brands and companies that they cannot find or are not available for purchase in their home countries. Nowadays, and with the help of the new technology and the support of the internet, people from all around the world started to purchase items online by simply sitting in their homes. It was found frequency of shopping of women consumer is less but amount spend on their shopping is considerably large than that of male customers. Also various dimensions discussed in this study impacts the online behavior of shoppers by 58% and frequency of shopping by 49%. Some new factors were emerged which on the whole create a variance of about 65% on women consumers shopping decisions. The study concluded that online shopping provides a very comfortable service by being able to save the item in the personal shopping bag, and buy it later on. This method allows consumers to compare the products across different stores at same time and people will able to shop from anywhere and anytime. And thus, there is a paradigm shift in the preferences of consumers from traditional buying to e-shopping. Online shopping can become imperative tools for improving business and ensuring customers to be happy and loyal.

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