

# A Study on Consumer Behavior towards Online Shopping with Special Reference to Himachal Pradesh

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## Abstract:

The online shopping is changing the way people shop for goods and services, and it has quickly become a social trend. With the advent of online shopping, consumers are no longer restricted by brick and mortar stores' hours of operation or physical locations. Consumers use the internet not only to buy the products and services online, but they also use it to compare the costs of various products as well as the features and after-sale support they will get from various e-retailers. About the future of digital business, many experts are very ambitious. Aside from the enormous potential of the E-commerce market, the internet offers an opportunity for businesses to reach out to current and new customers more efficiently. The study's goals are to comprehend consumer awareness of and preferences for various products available online, frequency of online shopping, type of product purchase, and factors influencing online purchase. The primary data for the empirical study was gathered using a structured questionnaire. 600 respondents, who currently reside three divisions of Himachal Pradesh in proportion to their population made up the sample. The method of convenience sampling was used to choose the respondents. Understanding the factors that influence online consumer behaviour and developing marketing strategies in line with those factors will help marketers draw in new clients and keep existing ones.

**Keywords:** *E-retailers, Digital business, consumer behaviour, E-commerce.*

## I. INTRODUCTION:

The rapid growth in use of broadband technology and a shift in consumer behaviour regarding shopping are responsible for the increase of E-commerce. The majority of businesses use the internet to market their services and product lines, making them available to a wider audience and the global market. The Internet is regarded as a mass medium that offers consumers unique buying characteristics unmatched by any other medium. Online shopping is just one example of how computers and the internet have fundamentally altered how people conduct daily business. The purchasing habits of people have undergone significant change as a result of the internet.

Both domestic and foreign businesses began utilising the Internet with the aim of reducing marketing expenses and, as a result, the price of their products in order to stay ahead of the competition. Customer can purchase almost anything from clothing, books, mobile, and furniture to digital cameras, laptops, video games, grocery, rail tickets, and movie tickets from the comfort of their home, office, or wherever they are in the world. The primary drivers of online shopping are ease, convenience, and security. The youth population in urban and rural areas has significant purchasing power.

Online retailing is a relatively new form of retailing, and since online consumer behaviour differs from traditional consumption patterns, it is vital to understand what encourages online shoppers. When making decisions and purchases online, consumers go through a process that can be examined to reveal some of the factors they keep in mind. To meet customer demands and stay competitive in the online market, online retailers should always recognise and take into account these factors.

## II. LITERATURE REVIEW:

.Bloch, P.H. and Richins, M.L. (1983) conducted a study on "Shopping without purchase: an investigation of consumer browsing behavior" Browsing behavior is defined as a significant type of consumer behavior that can occur independently of specific occasions of purchase. The findings of an empirical browsing study are presented after the description of the word browsing and the analysis of relevant literature. Results of the study suggest that the propensity of consumers to browse is subject to influences from product and/or store. Stores can attract potential browsers because of the atmosphere, product range, easy access, or browser attitudes of their sales staff.

1. Doherty, N. F., Ellis-Chadwick, F., & Hart, C. A. (1999) conducted a study on "Cyber retailing in the UK: the potential of the Internet as a retail channel" . A myriad of opinions were put forward to explain how commercial organizations can exploit "cyberspace".The paper presents an exploratory study using qualitative and quantitative methods: an online survey on retail Web activities followed by in-depth interviews. It concludes with an emerging model explaining why current internet retail levels are low and provides guidance to retailers wishing to increase their Internet activity levels.
2. Sang Yong Kim & Young Jun Lim (2001) conducted a study on "Consumers' Perceived Importance of and Satisfaction with Internet Shopping, Electronic Markets "To study the relationship between shopping experience and customer purchasing behavior in a retail environment that is mediated by machine. The study's results showed that

the system design has no direct effect on the respondents' purchases. Entertainment, comfort, reliability, quality of information and speed were important factors in the selection of internal shopping sites.

3. Na Li and Ping Zhang (2002) conducted a study on "Consumer Online Shopping Attitudes and Behavior: Research Assessment." The aim of this study was to analyze the current status of online shopping attitudes and behavior. The analysis of the study is done through 35 empirical articles and a conceptual model of online shopping is presented. The factors used in the models are demographics, product characteristics, website quality, online shopping behaviour, online shopping intention, external environmental factors, online shopping and consumer satisfaction.
4. Jongeun Kim (2004) conducted a study on "Understanding consumers' online shopping and purchasing behaviors" for exploring respondents attitudes towards buying products online. The study revealed that online buyers were found to be substantially different in terms of gender, ethnicity, usability of the Internet and the consumer factor
5. Tonita Perea y Monsuwee, benedict G.C. Dellart and Ko de Ruyter(2004) conducted a study on "What drives consumers to shop online". The research sets out a description of the attitudes of consumers towards online shopping and their plan to buy online. The Results were represented using the Technology Acceptance Model (TAM). The study found that the attitude towards online shopping and the intention to shop online was affected by various factors such as market characteristics, situation factors, product characteristics, previous online shopping experiences and trust in online shopping.
6. Zhang, H., Zhao, L., & Gupta, S. (2018). Conducted a study on "The role of online product recommendations on customer decision making and loyalty in social shopping communities". This research develops a model to explore how Online product recommendations (OPR's) efficiency influences the positive (enablers) and negative (inhibitors) factors in consumer decision process, and how the decision process ultimately affects customer loyalty. The results indicate that the cost of screening the consumer product and the quality of decision-making considerably influence the customer loyalty. The cost of screening the consumer product is negatively associated with self-reference and positively associated with deceptiveness and overloading of information.
7. Ozcelik, A. B., & Varnali, K. (2018). Conducted a study on "Effectiveness of Online Behavioral Targeting: A Psychological Perspective". The present research focuses on the recipient's psychology to explain the effectiveness of online ads tailored to the behavioral targeting. Results of this research indicate that a consumer's advertising emphasis has a significant effect on perceptions of the informatively and entertainment of a personalized online ad, Although perceived security risk associated with clicking personalized online ads explicitly reverses these two constructs, annoyance induced by behavioral targeting also increases.
8. Mani, Kamaraj & .C, Vethirajan & Vinayagamoorthy, G. (2019). Conducted a study on "Consumer Perception towards Online Shopping of Household Products. Restaurant Business". The present study is being conducted to investigate customer attitude towards online shopping of household products. Study findings show that most respondents perceive insecure online payment transactions and online store risks. The online stores would therefore try to win consumer confidence in online transactions.
9. Divyendu, Siddharth Raj, and Vivek Yadav. (2019) conducted a study on "Online or Offline Shopping: Factors that Determine Customer Behavior." The aim is to study consumers' preferences for online / offline shopping based on a variety of factors, such as geography, app / webpage, developed / underdeveloped countries, delivery urgency. The result indicates that an individual's shopping activity based on their operating mode is much more inclined towards app-based service compared to webpage. The purchasing behavior and, more importantly, a consumer's confidence is highly dependent on a product's need and the delivery time for that particular product.
10. Anic, I.-D., Škare, V., & Kursan Milaković, I. (2019) conducted a study on "The determinants and effects of online privacy concerns in the context of e-commerce". The aim is to study consumer responses to threats to privacy in Croatia, the newest Member State of the European Union (EU), where privacy remains an under-explored issue. The results show that respondents want more control over their personal information and that government online regulation is perceived as weak and increases Online privacy concern (OPC) while previous experiences and demographics are less important or even insignificant.
11. Chen, J., Wang, H., & Gao, W. (2020). A 2020 perspective on "How do goal and product knowledge specificity influence online channel choice? A polynomial regression analysis." The paper explores what affects the immediate omnichannel choices of clients in particular shopping contexts. The enormous channel diversity and the evolving complex customer journey are creating significant challenges for companies. The enormous variety of channels and the evolving complex customer journey creates major challenges for companies. Research has unprecedented opportunities to identify key antecedents that affect the immediate effect of customers Omnichannel choices in different contexts, taking the customer's journey from a process perspective.
12. Kalim Khan, S., Ali, N., Abbas Khan, N., Ammara, U., & Anjum, N. (2020). conducted a study on " Understanding Multiscreening Phenomenon for Online Shopping through Perspective of Self-Regulation and Dual Process Theory: Case of Chinese Young Generation" research aims to explain the sponsorship of multiscreening for online shopping from the point of view of Self-regulation by the development of a dual self-regulation model system. The study introduced structural equation modelling (SEM) technique for analysis via the AMOS statistical package. The results show that both conscious and unconscious self-regulatory factors are active in the adoption of online shopping multi-screening, which further implies that reflective and impulsive processes are involved in consumer choice decisions in this context.

13. Huang, W.-L., Hu, P., Tsai, S., & Chen, X.-D. (2020). conducted a study on “The business analysis on the home-bias of E-commerce consumer behavior. Electronic Commerce Research” This paper discusses consumer behaviour in Taiwan on the basis of literature review and field research for both domestic and cross-border e-commerce service providers. The empirical analysis is performed through the survey. Outcomes are 1. Consumers in Taiwan have had a great deal of online shopping experience from domestic and cross-border providers of e-commerce services. 2. The buying behaviour of domestic and cross-border e-commerce service providers would be affected by individual customer variables, such as the difference in gender, age, daily web browsing time, the stickiness of the e-commerce website or applications, and the frequency of recurring purchases according to the product category of purchased goods. 3. There could be the home bias of consumer e-commerce: when a similar product is provided by the domestic and cross-border e-commerce platform, consumers would be more willing to participate in domestic e-commerce service providers.

#### Need of the Study:

A business that wants to sell products through its website will constantly need to look for an edge in the cutthroat competition due to the quick development of internet-related technologies. People all over the world use the internet for a number of reasons, and each of them is a potential customer for companies that provide online services and products. It is critical to understand the factors that influence a consumer's decision to make an online purchase. Internet is a new medium of shopping, consumers have high expectations for the services and products offered by online retailers. Since online consumer behaviour differs from traditional consumer behaviour, online retailers must understand what influences them.

#### Objectives of the study:

1. To study the impact of demographic factors on online-shopping behavior of consumers.
2. To analyse the factors that influence consumers to shop online.
3. To study potential for development of online shopping

#### Methodology of Research:

This research is based on a combination of quantitative and qualitative methods. A structured questionnaire was used to collect data from various respondents in order to better understand the factors that may influence online shopping. The primary data was gathered using a questionnaire created specifically for the study. Secondary sources included research papers, journals, magazines, and websites.

#### Sampling Design:

#### Sampling Design:

#### Sample Design:

A proportionate stratified & convenience sampling technique will be used for the selection of sample. A sample size of 600 respondents will be collected for the present study, comprised from three divisions of Himachal Pradesh in proportion to their population.

#### Method of Data Collection:

Primary data is data that is collected for the first time and is unique. To gather the necessary primary data, a suitable combination of questionnaires and interview techniques is used. Data was collected using a questionnaire from 600 residents of three divisions i.e. Kangra, Mandi, Shimla of Himachal Pradesh. Respondents will randomly collect from all the three divisions (categories) in equal proportion of their population to attain the required sample size. The questionnaire's questions were based on the findings of the literature. Secondary data was gathered from books, magazines, journals, newspapers, and websites.

### III. DATA ANALYSIS AND INTERPRETATION:

Consumer Behaviour towards Online Shopping: An Empirical study of Himachal Pradesh was carried out by collecting primary data from 600 sample respondents. The primary data gathered was analysed and interpreted using percentage analysis. The information gathered has been presented in the form of tables and charts. The following is the data analysis and interpretation;

#### DEMOGRAPHIC CHARACTERISTICS OF SAMPLE UNDER STUDY:

**Area of Respondents:** The state of Himachal Pradesh is divided into 12 districts which are grouped into three divisions, Shimla, Kangra and Mandi to make the analysis more comparable and thorough. In the study, each category is referred to as Division. This division also assisted the researcher in obtaining the most accurate representation of the population under investigation and in developing strata for data collecting purposes. The Table number 4.1 will show that how many respondents use this method of shopping and how many do not adopt this method from each division.

Table 4.1: Area and category of shoppers

Area
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	Category-I (Kangra )	Percentage	Category-II (Mandi)	Percentage	Category-III (Shimla)	Percentage
E-shoppers	128	64%	151	76%	136	68%
Offline shoppers	72	36%	49	25%	64	32%
Total	200		200		200	

Source: Compiled from questionnaire

According to the above table 4.1, 200 respondents belong to Category-I(Kangra ), 200 respondents belong to Category-II(Mandi), and 200 respondents belong to Category-III (Shimla) out of 600 total respondents. Highest no. of E- shoppers are from Category-II(Mandi Division) i.e. 76 percent (151) followed by 68 percent (136) from Category-III (Shimla division), and 64 percent (128) from Category-I(Kangra division) . In terms of non-adoption, the majority about 36%(72) comes from Kangra Division, followed by 32 % (64) from Shimla Division, and 25%(49) from Mandi Division. As a result, it can be determined that the majority of E-shoppers are from Mandi Division, followed by Shimla and Kangra Division.

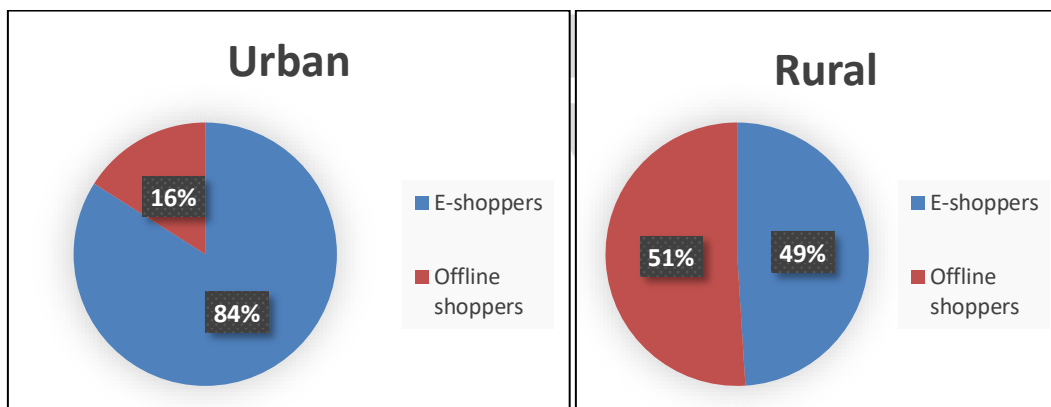
**Geographic Region:** Gender is an important factor in online shopping. In recent years, online shopping has gained prominence. Both male and female members make online purchases, but their attitudes differ in terms of the factors or notions that lead them to prefer online shopping. The following table shows category of shoppers in Rural and Urban area of Himachal Pradesh. Since in Himachal Pradesh, the population considerably lives in rural areas for the sake of differentiation, the respondent are divided into two categories, one who use online shopping are called E-shoppers and the others who don't use are called Offline shoppers.

Table 4.2: Geographic Region and category of shoppers:

Geographic Region				
	Rural	Percentage	Urban	Percentage
E-shoppers	125	49%	290	84%
Offline shoppers	131	51%	54	16%
	256		344	

Source: Compiled from questionnaire

The analysis at Table 4.2 reveals that out of 600 respondents, 256 respondents belong to rural region and 344 respondents belong to urban region. The total adopters of online shopping are 415(49 % belong to rural region and 84% belong to urban region).The total number of Offline Shoppers are 185(51% belong to rural region and 16% belong to urban region) out of 600. As a result, when compared to rural people, the majority of respondents who use online shopping come from urban areas.



**Interpretation:** The above graph is showing that in urban area 84% respondent are E-shoppers and 16% are Offline shoppers on the other hand in rural are 51 % are Offline shoppers and 49% are E-shoppers.



**Occupation of Respondents:** The employment of respondents determines their lifestyle as well as their buying patterns, as seen in the table below. Thus, occupations are split into five categories: student, self-employed, service, professional, and others, with two types of respondents: E-shoppers (who shop online) and Offline shoppers (who buy offline).

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Table 4.3: Occupation and category of shoppers

Occupation										
	Student	%age	Self employed	%age	Professional	%age	Service	%age	Others	%age
<b>E-shoppers</b>	135	65%	72	75%	62	69%	97	71%	49	71%
<b>Offline shoppers</b>	73	35%	24	25%	28	31%	40	29%	20	29%
	208		96		90		137		69	

Source: Compiled from questionnaire

According to Table 4.3, 208 respondents are students, 96 are self-employed, 90 are professionals, 137 are in the service sector, and 69 are in the other group, which includes housewives and the jobless. There are 415 total E-shoppers (32% are students, 5.4 percent are self-employed, 47.1 percent are service men/women, 14.8 percent are professionals, and 04 are other). The analysis at Table 4.3 reveals that out of 600 respondents, 208 respondents are students, 96 respondents are self-employed, 90 respondents are professional, 137 fall in service category, 69 fall in others category which includes housewives, unemployed. The total E-shoppers are 415(35% are students, 5.4% are self-employed, 47.1% are service men/women, 14.8% are professionals and 04% fall in others category). As a result of their educational background and busy job schedule, the majority of E-shoppers of internet buying are service professionals.

**Gender and category of shoppers:** Roles, duties, and varied activities, as well as purchasing behavior, are all influenced by gender. Whether or not to use internet purchasing is determined by one's gender. As a result, males and females are divided into two types i.e. E-shoppers and Offline shoppers.

Table 4.4: Gender and category of shoppers

Source:  
from

Compiled

Gender				
	Male	Percentage	Female	Percentage
E-shoppers	249	73%	166	64%
Offline shoppers	90	27%	95	36%
	339		261	

questionnaire

According to Table 4.4, there are 339 men and 261 females among the 600 respondents. Table 4.4 shows that out of 339 male gender 249(73%) are E-shoppers and 90 (27%) are Offline shoppers. The female gender accounts 261 among these 166(64%) are E-shoppers and 95(36%) are Offline shoppers According to the findings, male respondent do more online shopping compared to female respondent in Himachal Pradesh.

**Age and category of shoppers -** Age is another demographic element that impacts consumer behaviour. Online Shopping products are more likely to appeal to certain age groups. So, age groups have been divided into five categories i.e. 18-28 yrs, 29-38 yrs, 39-48 yrs, and 49-58 yrs, above 59 yrs. The table no 4.5 divide all respondent of different age groups into two categories i.e. E-shoppers and Offline shoppers.

Table 4.5: Age and category of shoppers

Age
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	18-28 years	%age	29-38 years	%age	39-48 years	%age	49-58 years	%age	Above 59 years	%age
E-shoppers	232	67%	81	74%	43	70%	44	73%	15	71%
Offline shoppers	116	33%	29	26%	18	30%	16	27%	6	29%
Total	348		110		61		60		21	

Source: Compiled from questionnaire

The analysis at Table 4.5 reveals that out of 600 respondents, 348 respondents fall in the category of 18-28 years of age (67% are E-shoppers and 33% are Offline shoppers), 110 respondents fall in 29-38 years of age group (74% are E-shoppers and 26% are Offline shoppers), 61 respondents belong to 39-48 years of age group (70% are E-shoppers and 30% are Offline shoppers), 60 respondents fall in category of 49-58 years of age (73% are E-shoppers and 27% are Offline shoppers) and 21 respondents are above 59 years of age (71% are E-shoppers and 29% are Offline shoppers). The study reveals that majority of E-shoppers are younger people i.e. 232 out of 415 compared to other age group respondent.

**Education and category of shoppers** - The following table shows the academic qualification achieved by the respondents. Educated people are more prone to online shopping. For making the results more clear, the respondents were asked about their education level i.e. SSC, HSC, UG, PG & above. The table no 4.6 clearly describes educational level of different respondent and their category i.e. E-shoppers and Offline shoppers.

Table 4.6: Education and category of shoppers

Education								
	SSC	%age	HSC	%age	UG	%age	PG & above	%age
E-shoppers	5	20%	32	36%	147	66%	231	88%
Offline shoppers	20	80%	58	64%	76	34%	31	12%
Total	25		90		223		262	

Source: Compiled from questionnaire

The analysis at Table 4.6 reveals that out of the total respondents taken from the study, 25 respondents have done SSC among these 20% are E-shoppers and 80% are Offline shoppers, 90 has passed out HSC exams among these 36% are E-shoppers and 64% are Offline shoppers, 223 respondents are undergraduates among these 66% are E-shoppers and 34% are Offline shoppers, 262 are post graduates among these 88% are E-shoppers and 12% are Offline shoppers. The study reveals that majority of E-shoppers are post graduates and graduates i.e. 213 and 147 out of 415.

**Monthly Income and category of shoppers** - Monthly Income decides the purchasing power of the respondents. It also reflects the background of the person. The following table clearly analyze the results by making five categories of respondents according to their income i.e. Less than Rs.10,000, Rs.10,000-20,000, Rs.20,000-30,000, Rs.30,000-40,000, Above Rs.40,000. The respondents are divided into two type's i.e. E-shoppers and Offline shoppers.

Table 4.7: Monthly Income and category of shoppers

Monthly Income
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	Less than 10,000	%age	10,000-20,000	%age	20,000-30,000	%age	30,000-40,000	%age	Above 40,000	%age
E-shoppers	27	41%	63	57%	112	77%	98	70%	115	84%
Offline shoppers	39	59%	47	43%	34	23%	43	30%	22	16%
	66		110		146		141		137	

Source: Compiled from questionnaire

The analysis at Table 4.7 reveals that out of the total respondents taken from the study, 66 respondents have monthly income less than Rs.10,000 among these 41% are E-shoppers and 59% are Offline shoppers, 110 respondents have monthly income between Rs. 10,000 to Rs. 20,000 among these 57% are E-shoppers and 43% are Offline shoppers, 146 respondents have monthly income between Rs.20,000 to Rs. 30,000 among these 77% are E-shoppers and 23% are Offline shoppers, 141 respondents have monthly income between Rs.30,000-40,000 among these 70% are E-shoppers and 30% are Offline shoppers and 137 respondents have more than Rs.1,00,000 monthly income among these 84% are E-shoppers and 16% are Offline shoppers.

**Marital Status and category of shoppers** - Shopping depends upon the marital status of person. Single person and married person have their different shopping behaviour. To make the differentiation, results are analyzed on the basis of marital status of respondents i.e. single and married. The table no.4.8 depicts how many single and married respondents are E-shoppers and Offline shoppers.

Marital Status				
	Single	%age	Married	%age
E-shoppers	168	68%	247	70%
Offline shoppers	79	32%	106	30%
	247		353	

Source: Compiled from questionnaire

The analysis at Table 4.8 reveals that out of the total respondents taken from the study, 247 respondents are unmarried and 353 respondents are married. Total E-shoppers from single respondents are 168 (68%) out of 247. Total E-shoppers from married respondents are 247(70%) out of 353. It is clear from above table that majority of E-shoppers are those respondents who are married. **Family Type and category of shoppers** - The table no. 4.9 shows the family type of respondent i.e. joint or nuclear. To know about respondent consumption behaviour and purchasing behaviour it is important to study its family type. Since family type decides the consumption of products and purchasing behaviour of the respondents. So, family type has been added as one of the demographic factors affecting online shopping behaviour.

Table 4.9: Family type and category of shoppers

Family Type				
	Joint	Percentage	Nuclear	Percentage
E-shoppers	223	67%	192	72%
Offline shoppers	109	33%	76	28%
	332		268	

Source: Compiled from questionnaire

The analysis at Table 4.9 reveals that out of the total respondents taken from the study, 332 respondents belong to joint family type and 268 respondents belong to nuclear family. Total E-shoppers among respondents are 415(223 have joint families and 192

belong to nuclear families) Total Offline shoppers are 185 (109 belong to joint families and 76 belong to nuclear families). Hence respondents from joint families prefer online shopping as compared to respondent who are from joint families.

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#### IV. CONCLUSION:

When a consumer buys something online, he or she is influenced by a number of things. Online purchases can considerably benefit the consumer in terms of convenience and cost savings. It is also handy to shop from home on several websites with varying assortments. Customers can save time by purchasing online because online shopping sites offer a large shopping platform. Sites can achieve a high ranking in the minds of customers by eliminating online fraud. Customers expect speedy delivery of high-quality products. A large choice of products and competitive prices are two of the key factors that draw people to online shopping; additional advancements in these two areas will draw even more people. In the minds of customers, online purchasing plays a crucial role. The Internet has altered the way customers buy products. Many businesses use the Internet to reduce marketing expenses and, as a result, reduce the price of their product and service in order to compete in highly competitive marketplaces. Companies use the Internet to convey, interact, and spread information.

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