

Exploring Motivators and Inhibitors in Online Shopping: An In-depth Analysis of Consumer Decision-Making Processes

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Abstract

This study seeks to explore the dynamics of consumer behavior in the context of online shopping, specifically examining various constraints that influence consumers' online shopping behavior. The primary objective is to uncover the challenges encountered by consumers during their online shopping experiences. Employing a quantitative research approach, this study conducted a survey among users of online shopping platforms to gather insights into their perspectives. The findings of the study revealed six key factors limiting consumers' willingness to make online purchases. These factors include concerns related to bank transactions and trust, a preference for the convenience of traditional shopping over online options, considerations of reputation and services, prior experiences, feelings of insecurity, and insufficient product information leading to a lack of trust. This research is particularly valuable for e-tailers engaged in various forms of e-commerce, whether involving customer-to-customer or customer-to-business transactions. The managerial implications put forth aim to enhance marketing strategies, fostering consumer trust in the realm of online shopping. In contrast to prior research, this study concentrates on identifying specific factors that hinder consumers' engagement with online shopping, contributing to a nuanced understanding of the challenges faced by consumers in this domain.

Keywords: Consumers, Factors, Online shopping

Introduction

In the contemporary era, individuals find themselves immersed in the digital landscape. Initially, the internet served as a platform for information exchange, but now, it has become an indispensable aspect of daily life. The interconnected nature of everything with the World Wide Web extends to various facets of life, including business, social interactions, and the way people approach shopping. Notably, the transformed lifestyle of individuals has prompted a shift from traditional methods to digital alternatives, and this transformation is evident in the realm of shopping, with a notable rise in online shopping practices. Online shopping encompasses the direct acquisition of goods from a seller without intermediary involvement. Alternatively, it can be defined as the process of buying and selling goods through internet-based platforms. The allure of online shopping lies in the array of products and services it offers, allowing customers to compare them with the offerings of other intermediaries and make informed decisions to secure the best deals for their needs (Sivanesan, 2017).

According to Statista, as of April 2020, the global digital population stands at approximately 4.57 billion

active internet users, with 3.81 billion engaging in social media. China, India, and the USA lead the world in terms of internet usage (Clement, 2020).

The number of online consumers and the time spent on the internet have seen an increase (Monsuwe et al., 2004). Online shopping has gained popularity among consumers due to its convenience and time-saving attributes (Huseynov and Yildirim, 2016; Mittal, 2013). Notably, factors like convenience, enjoyment, and speed have significantly heightened consumer interest in online shopping (Lennon et al., 2008). Additionally, the demands of busy lifestyles and extended working hours have made online shopping a practical and time-efficient alternative to traditional methods. Home-based shopping, reduced travel time and costs, and simplified payment processes contribute to consumers' comfort (Akroush and Al-Debei, 2015).

Furthermore, online shopping offers easy price comparisons (Aziz and Wahid, 2018; Martin et al., 2015). According to a separate study, key influencing factors for online shopping include availability, competitive prices, promotions, comparisons, customer service, user-friendliness, time efficiency, and a diverse range of choices (Jadhav and Khanna, 2016). Additionally, website design and features play a pivotal role in enticing shoppers to make purchases on specific platforms.

Online retailers have increasingly rolled out a plethora of enticing offers, significantly boosting online traffic. E-commerce giants like Amazon, Flipkart, AliExpress, and others consistently promote substantial discounts, captivating a large customer base and encouraging them to make purchases on their platforms. Noteworthy companies such as Nykaa, MakeMyTrip, Snapdeal, Jabong, among others, are also actively providing appealing promotional deals to attract customers.

Despite the numerous advantages, certain customers may perceive online shopping as risky and lacking in trustworthiness. Existing research suggests a robust connection between trust and loyalty, with customers often placing greater trust in brands rather than the retailers selling those brands (Bilgihan, 2016; Chaturvedi et al., 2016). In the context of online shopping, the absence of face-to-face interactions between sellers and buyers makes it less social, and buyers may struggle to establish trust (George et al., 2015). Establishing trust in the e-commerce retailer is pivotal in converting potential customers into actual customers. Nevertheless, while the internet offers an abundance of products and services, digital shopping, including mobile application shopping and catalog or mail order, introduces perceived risks (Tsiakis, 2012; Forsythe et al., 2006; Aziz and Wahid, 2018).

Literature Review

Marketers need to explore diverse strategies to promote their products, and in the current landscape, e-commerce stands out as a popular avenue for selling goods. Whether the products are durable or non-durable, the online marketplace offers a comprehensive range of items from A to Z. Some websites specialize in specific product categories, while others provide a broad spectrum of goods.

Key factors such as detailed product information, convenience, a relaxed shopping experience, time efficiency, and easy price comparison significantly sway consumers toward online shopping (Agift et al., 2014). Additionally, factors like product variety, swift service, discounted prices, and feedback from previous customers contribute to the preference for online shopping over traditional methods (Jayasubramanian et al., 2015). Particularly, the younger demographic shows a strong inclination toward online shopping, especially during festive and holiday seasons when online retailers offer abundant offers and discounts, leading to a substantial increase in online traffic (Karthikeyan, 2016). Moreover, enticing services such as free shipping, cash on delivery, and hassle-free exchange and returns further attract

customers towards making online purchases.

Increasingly, individuals are favoring online shopping over traditional methods due to its convenience and comfort. However, customers may encounter both positive and negative experiences when utilizing online platforms for their purchases. Previous studies have indicated that, despite numerous advantages, some customers do not consider online shopping as their primary mode of purchase.

During online transactions, customers face limitations as they cannot physically see, touch, feel, smell, or try the products they intend to buy (Katawetawaraks and Wang, 2011; Al-Debei et al., 2015). This lack of sensory experience makes it challenging for customers to examine the products and make informed purchase decisions. For items like apparel and shoes that require trying, the online shopping format does not allow customers to assess the goods' quality before making a purchase (Katawetawaraks and Wang, 2011; Comegys et al., 2009). Alam and Elaasi (2016) identified product quality as a primary concern for consumers in making online purchases. Instances of receiving fake or imitated products further erode consumer trust in online vendors (Jun and Jaafar, 2011). A lack of trust in online vendors is a common reason for consumers to shy away from engaging in e-commerce transactions (Lee and Turban, 2001). Concerns about online theft and unreliability serve as additional deterrents to online shopping (Karthikeyan, 2016). Furthermore, the risk of encountering incorrect or incomplete information on websites poses a challenge, potentially leading to erroneous purchases (Liu and Guo, 2008). Ambiguities in return and exchange policies on websites also contribute to customer hesitancy. According to Wei et al. (2010), the reliability and credibility of e-retailers significantly impact consumer decisions in the realm of online shopping.

Limbu et al. (2011) discovered that certain online retailers provide minimal information about their companies and sellers, instilling insecurity in consumers and discouraging purchases from such sites. Other studies have indicated that consumers exhibit hesitancy due to concerns about scams and reluctance to share personal information with online vendors (Miyazaki and Fernandez, 2001; Limbu et al., 2011). Expecting secure payment processes and privacy maintenance, online buyers often refrain from making purchases due to perceived risks associated with internet shopping (Cheung and Lee, 2003; George et al., 2015; Banerjee et al., 2010).

Consumers view the internet as an insecure platform for sharing personal details like emails, phone numbers, mailing addresses, and debit or credit card information, fearing potential misuse by other vendors or individuals (Lim and Yazdanifard, 2014; Kumar, 2016; Alam and Yasin, 2010; Nazir et al., 2012). Some websites insist on obtaining essential personal information from shoppers before allowing them to proceed with their purchases, leading to cart abandonment (Yazdanifard and Godwin, 2011). Statistics reveal that around 75% of online shoppers abandon their shopping carts either just before making their final purchase decision or right before completing the payment process (Cho et al., 2006; Gong et al., 2013).

Additionally, some customers who engage in online shopping have encountered issues such as receiving damaged products, fake deliveries, delivery complications, or non-receipt of products (Karthikeyan, 2016; Kuriachan, 2014). Challenges arise during the return or exchange process for products purchased online, with some websites providing convenient pick-up services while others require customers to personally courier the items, leading to inconvenience (Liang and Lai, 2002). Shoppers have also faced problems with unnecessary delays in product deliveries (Muthumani et al., 2017). Factors such as slow website performance, inadequate navigation, or concerns about viruses can diminish customers' willingness to make purchases from online stores (Katawetawaraks and Wang, 2011).

An empirical study conducted by Liang and Lai (2002) highlighted the impact of e-store design and website navigation on consumer purchase decisions. The online shopping experience and consumer skills, including website knowledge, product awareness, and understanding of online shopping operations, significantly influence consumer behavior (Laudon and Traver, 2009).

Based on the insights and perspectives of previous researchers, the present study elucidates the challenges faced by online shoppers during transactions, as illustrated in Figure 1. Consumers exhibit a lack of trust and confidence in online retailers, primarily stemming from incomplete information on websites regarding the products and services they intend to purchase. Apprehension among buyers is fueled by the fear of online theft, leading to concerns about the security of transactions and potential errors during online payments. Some shoppers hesitate due to limited internet knowledge. Additionally, in a study conducted by Nikhashem et al. (2011), consumers who are unwilling to use the internet for shopping tend to prefer the traditional mode, as it provides a tangible and interactive experience.

While numerous studies have explored the factors influencing consumers toward online shopping, only a few have delved into the factors that hinder consumers from engaging in online transactions. The current study focuses on identifying factors contributing to customer hesitation when purchasing from e-retailers. This understanding will prove valuable for online retailers in devising customer-centric strategies, enhancing product and service value, and reshaping their approaches to promoting and advertising goods, ultimately improving services for customers.

Research Methodology

The primary objective of this research was to identify the challenges commonly encountered by customers in the course of online purchases and the associated factors leading to a reluctance toward online shopping. The research design employed for this study is descriptive, focusing on portraying the characteristics of a specific individual or group. The study specifically addresses a population consisting of customers who have experienced issues or concerns related to online shopping.

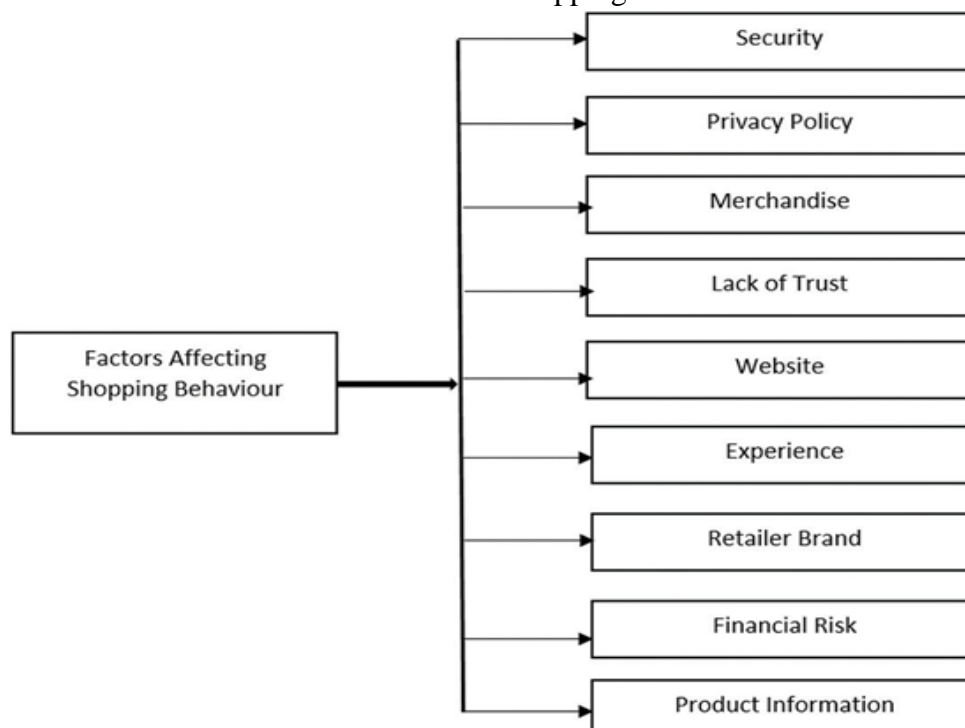


Figure 1. Conceptual framework of the study

The majority of participants in the study comprised postgraduate students and educators. While the total population size was indefinite, a sample size of 158 respondents was utilized for the research. A total of 170 questionnaires were distributed to various online users, and 12 were excluded from analysis due to incomplete responses. Respondents were chosen through a convenient sampling technique. Primary data were gathered through surveys using self-administered questionnaires. A closed-ended questionnaire format was employed to minimize non-response rates and errors. The questionnaire included two sections: the first section covered introductory questions detailing the socio-economic profile of consumers, their internet usage behavior, time spent online, preferred shopping sites, while the second section addressed research-specific inquiries. To explore factors limiting consumer purchases, a five-point Likert scale with responses ranging from "Strongly agree" to "Strongly disagree" was employed, assigning numerical equivalents: "strongly disagree" = 1, "disagree" = 2, "neutral" = 3, "agree" = 4, and "strongly agree" = 5. A total of 28 items were included in the questionnaire. After data collection, manual recording onto an Excel sheet was performed. Descriptive statistics were utilized for analyzing the socio-economic profile, and factor analysis was conducted using SPSS to reduce factors.

Analysis and Interpretation of Data

The primary data obtained from the questionnaires underwent thorough quantification and analysis using the Statistical Package for Social Science (SPSS) version 20. This statistical tool ensures precision and facilitates a straightforward interpretation of data. Both descriptive and inferential analyses were conducted. The outcomes, encompassing the socio-economic status of respondents and introductory inquiries pertaining to internet usage, preferred shopping sites, expenditure patterns, and commonly purchased products through online platforms, are summarized in Table 1.

As per the findings, the majority of respondents (68.4%) fell within the age range of 21 to 30 years, with a smaller percentage below 20 years (16.4%), and a minimal representation of individuals over 50 years (2.6%). Female participants (65.8%) outnumbered their male counterparts (34.2%) in engaging in online shopping. Among the respondents, the majority (71.5%) identified as students, while others were employed in both private and government sectors. Results indicated that a significant portion (50.5%) of individuals with a monthly income below INR 15,000 engaged in e-commerce transactions. Additionally, a considerable number (30.9%) spent less than 5 hours per week on the internet, while nearly an equal percentage (30.3%) spent 6-10 hours on activities such as online shopping or social media. The vast majority (97.5%) of participants had engaged in online shopping, reporting both positive and negative experiences. Among them, 38% shopped 2-5 times, 36.7% shopped more than ten times, and a small percentage (12%) shopped only once. The expenditure pattern revealed that most respondents spent between INR 1,000 and INR 5,000 on online shopping, with a few individuals spending more than INR 5,000.

The findings reveal that the leading online shopping site visited by respondents was amazon.com (71.5%), with flipkart.com following closely at 53.2%. A smaller number of participants also explored other e-commerce platforms such as eBay, makemytrip.com, and myntra.com. The predominant category of purchases (46.2%) consisted of apparels, followed by electronics and daily necessities from e-commerce platforms. Additionally, some respondents made purchases in categories like books and cosmetics, while others preferred online platforms for services such as travel tickets, movie tickets, hotel bookings, and payments.

Factor Analysis

To investigate the factors impeding consumers from utilizing e-commerce websites, factor analysis was conducted, and the results are presented in Table 3. A comprehensive set of 28 items was employed to identify these factors.

| Variables | | Frequency | (%) |
|---|---------------------|------------------|------------|
| Gender | Male | 100 | 34.2 |
| | Female | 52 | 65.8 |
| Age | Below 20 | 25 | 16.4 |
| | 21–30 | 104 | 68.4 |
| | 31–40 | 15 | 9.9 |
| | 41–50 | 4 | 2.6 |
| | Above 50 | 4 | 2.6 |
| Occupation | Government employee | 2 | 1.3 |
| | Private employee | 23 | 15.2 |
| | Self employed | 14 | 9.3 |
| | Student | 108 | 71.5 |
| | Other | 4 | 2.6 |
| Income (per month) | Less than 15,000 | 53 | 50.5 |
| | 15,001–30,000 | 17 | 16.2 |
| | 30,001–60,000 | 23 | 21.9 |
| | Above 60,000 | 12 | 11.4 |
| Hours spent by respondents on the internet per week | Less than 5 h | 47 | 30.9 |
| | 6–10 h | 46 | 30.3 |
| | 11–15 h | 22 | 14.5 |
| | More than 15 h | 37 | 24.3 |
| No. of times respondents shopped online | Once | 19 | 12 |
| | 2–5 times | 60 | 38 |
| | 6–10 times | 21 | 13.3 |
| | More than 10 | 19 | 36.7 |
| Highest amount spent by respondents on online | Less than | 9 | 5.7 |

| | | | |
|-----------------------------------|-----------------------|-----|------|
| shopping | INR500 | | |
| | INR500– INR1,000 | 38 | 24.1 |
| | INR1,000– INR5,000 | 69 | 43.7 |
| | More than INR5,000 | 42 | 26.6 |
| E-commerce sites mostly preferred | Flipkart | 84 | 53.2 |
| | eBay | 14 | 8.9 |
| | Amazon | 113 | 71.5 |
| | MakeMyTrip | 20 | 12.7 |
| | Other | 23 | 14.6 |
| Products purchased by respondents | Daily need items | 52 | 32.9 |
| | Apparels | 73 | 46.2 |
| | Travel tickets | 29 | 18.4 |
| | Movie tickets | 46 | 29.1 |
| | Books | 34 | 21.5 |
| | Electronics | 68 | 43 |
| | Other | 10 | 6.3 |

Table 1 Socioeconomic status of respondents

To identify factors that could potentially hinder consumers from making purchases on online shopping sites, a factor analysis was conducted, yielding six distinct factors. The Kaiser–Meyer–Olkin (KMO) measure, presented in Table 2, was 0.862, surpassing the acceptable threshold of 0.60, signifying adequate values for proceeding with factor analysis. The Bartlett’s test of sphericity, which relates to the significance of the study, exhibited a highly significant value of 0.000 (<0.05), as depicted in Table 2.

The analysis resulted in six factors, each with an eigenvalue exceeding 1 and factor loadings surpassing 0.30. Furthermore, the reliability of the scale was assessed using Cronbach’s alpha test, with values ranging from 0.747 to 0.825, as illustrated in Table 3. These values, indicating a Cronbach’s alpha greater than 0.7, signify a high level of internal consistency among the items utilized in the survey (Table 4).

Factor 1 – The analysis revealed that the foremost factor, labeled as "fear of bank transaction and faith," accounted for the most substantial influence, representing 29.431% of the total variance and possessing a higher eigenvalue of 8.241. The six statements associated with Factor 1 exhibited high correlation, indicating that individuals refrained from online shopping due to apprehensions about making online payments through credit or debit cards and a lack of trust in online vendors.

Factor 2 – The second factor, "Traditional shopping is more convenient than online shopping," accounted for 9.958% of the total variance. Comprising five statements, this factor elucidates that a significant portion of the population favors traditional shopping over online shopping due to the perceived complexity and time-consuming nature of the latter.

Factor 3 – The third crucial factor identified in the analysis was "Reputation and service provided," explaining 7.013% of the total variance. Consisting of five interlinked statements, this factor highlighted that individuals only choose to buy from reputable online stores after comparing prices and ensuring guarantees or warranties on goods.

Factor 4 – "Experience" emerged as another significant factor, representing 4.640% of the total variance. With three statements, Factor 4 underscored that individuals avoid online shopping due to a lack of knowledge and unfavorable past experiences, compounded by the absence of EMI facilities in some online stores.

Factor 5 – The fifth noteworthy factor from the analysis was "Insecurity and Insufficient Product Information," contributing to 4.251% of the total variance. Comprising five closely intertwined statements, this factor exposed the perception that online shopping is less secure than traditional shopping, with product information provided on online stores deemed insufficient for making informed purchase decisions.

Factor 6 – The final factor identified in the study was "Lack of trust," clarifying 3.920% of the total variance. This factor, encompassing four statements, emphasized that certain individuals hesitate to divulge personal information due to the perceived risks associated with online shopping compared to the more tactile experience of traditional shopping.

| | | |
|----------------------------------|-----------------|----------|
| KMO measure of sampling adequacy | | 0.862 |
| Bartlett's test of sphericity | Approximate x 2 | 1,812.16 |
| | df | 378 |
| | Sig | 0 |

Table 2 KMO and Barlett's test

| Research variables | Cronbach's alpha |
|---|------------------|
| Fear of bank transaction and no faith | 0.747 |
| Traditional shopping is convenient than online shopping | 0.797 |
| Reputation and service provided | 0.825 |

| | |
|---|-------|
| Bad experience | 0.816 |
| Insecurity and insufficient product information | 0.784 |
| Lack of trust | 0.76 |

Table 3 Cronbach’s Alpha

| Factors | Name of the Factor | Statements | Eigenvalue | % of Variance | Loadings |
|---------|---|--|------------|---------------|----------|
| 1 | Fear of bank transaction and faith | The fact that only those with a credit card or bank account can shop on the internet is a drawback | | 29.431 | 0.789 |
| | | While shopping online, I hesitate to give my credit card number | | | 0.642 |
| | | I do not prefer online shopping because of lack of trust over vendors | 8.241 | | 0.601 |
| | | I do not prefer to buy online because of bad returning policy | | | 0.58 |
| | | The fear of wrong product delivery stops me to buy through online | | | 0.552 |
| | | I do not prefer to purchase from online stores if they do not provide cash on delivery facilities | | | 0.394 |
| 2 | Traditional shopping is convenient than online shopping | I think shopping on the internet takes lot of time | 2.788 | 9.958 | 0.713 |
| | | Online shopping is complex as compared to traditional shopping | | | 0.706 |
| | | It is more difficult to shop on the internet | | | 0.698 |
| | | I believe online shopping cannot overtake the traditional shopping | | | 0.658 |
| | | I prefer traditional shopping than online shopping | | | 0.614 |

| | | | | | |
|---|---|--|-------|-------|-------|
| | | I prefer to purchase from reputed online websites | 1.964 | 7.013 | 0.775 |
| 3 | Reputation and service provided | I generally prefer to buy after comparing prices with all other websites | | | 0.732 |
| | | I prefer to purchase from online websites is secure and genuine | | | 0.726 |
| | | I prefer those websites only that deliver the goods as soon as possible | | | 0.638 |
| | | If there is no Guarantee and warranty of the product, I will never prefer to buy through online store | | | 0.55 |
| 4 | Experience | i do not prefer to purchase from online stores if they do not provide every month installment facilities | 1.299 | 4.64 | 0.776 |
| | | I hesitate to shop online because my past experience was not good | | | 0.663 |
| | | i do not prefer to buy online because of little knowledge of internet | | | 0.606 |
| 5 | Insecurity and insufficient product information | i will not prefer online shopping if the description of products shown on the online websites are not accurate | 1.19 | 4.251 | 0.665 |
| | | i will not prefer online shopping if online prices are high | | | 0.614 |
| | | the information given about the products and services on the internet is not sufficient | | | 0.548 |

| | | | | | |
|---|---------------|--|-------|------|-------|
| | | to make purchase | | | |
| | | if variety of goods available on the online stores are less, i will not prefer online shopping | | | 0.539 |
| | | online shopping is not secure as traditional shopping | | | 0.416 |
| 6 | Lack of trust | i hesitate to give my personal information on online websites | 1.098 | 3.92 | 0.552 |
| | | without touching products it is difficult to make buying decisions | | | 0.521 |
| | | shopping online is risky | | | 0.511 |
| | | i would be frustrated about what to do if i am dissatisfied with a purchase made from the internet | | | 0.488 |

Table 4 Factor Analysis

Conclusion

The objective of the study was to identify the challenges encountered by consumers during online purchases. The findings indicated that respondents had both positive and negative experiences while engaging in online shopping. Several issues emerged, leading to six factors that constrain consumers from making online purchases: fear of bank transactions and lack of faith, preference for traditional shopping due to convenience, consideration of reputation and services offered, past experiences, insecurity and insufficient product information, and a general lack of trust.

The insights from this research can provide valuable guidance for e-tailers in shaping future strategies tailored to customer needs and fostering customer loyalty. A robust relationship between reputation, customer satisfaction, and loyalty was highlighted in previous research, emphasizing the importance of building a strong brand image for online retailers. Strategies such as minimizing the amount of information required from customers, ensuring product quality, and enhancing the overall shopping experience through user-friendly and secure websites were suggested to address the concerns of potential online shoppers.

To overcome hesitations and encourage online shopping, retailers were advised to focus on key areas such as product quality, variety, design, and brand reputation. Transparency in seller information and history can enhance consumer trust. Marketing strategies involving a user-friendly and secure website, comprehensive product and service information, and multimedia elements like pictures and videos were recommended to enhance the customer's decision-making process. Additionally, offering secure payment

options, addressing concerns about sharing financial details, and ensuring a transparent security and privacy policy were suggested to build trust and alleviate customer anxiety during online transactions. Moreover, providing various payment options such as cash on delivery, inspection upon delivery, and multiple payment gateways was highlighted as a way to enhance consumer trust in the payment process. Quick and responsive customer support, along with transparent security and privacy policies, can contribute to a positive shopping experience. Sellers were encouraged to align their after-sales services with traditional shopping practices to create a unique and appealing online shopping experience. While discounts, gifts, and cashback offers are prevalent in the online retail landscape, the study emphasized the importance of tailoring these incentives to customer needs rather than just the preferences of e-retailers. Building trust through modifications in privacy and security policies was identified as a crucial aspect to generate customer interest and confidence in online shopping.

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