

Consumers Attitude, Buying Behavior and Satisfaction towards Online Shopping

Mr. S. Tamilselvan*, Dr.P.Nalasivam**

*Research scholar, Department of Management Studies, Sasurie College of Arts and Science, Vijayamangalam, Tiruppur , Tamil Nadu , Affiliated to Bharathiyar University

**Head and Assistant Professor , Department of Business Analytics , Kangeyam Institute of Commerce, Kangeyam, Tiruppur , Tamil Nadu , Affiliated to Bharathiyar University

Abstract : The proliferation of the internet and digital technologies has transformed the retail landscape, ushering in the era of online shopping. This shift has not only altered how consumers interact with brands but has also revolutionized their purchasing behavior and satisfaction levels. Understanding these dynamics is crucial for businesses to thrive in the competitive e-commerce environment. In India, the e-commerce industry has experienced rapid growth, accelerated further by the COVID-19 pandemic. Major players like Amazon, Flipkart, and Snapdeal are intensifying competition, leading to innovations in logistics, payment solutions, and customer service. Despite the significant opportunities for growth and innovation, challenges such as regulatory changes and data privacy concerns persist. This study aims to investigate the factors influencing consumer behavior towards online shopping in Coimbatore City, India. The research focuses on internet users in Coimbatore City who are interested in buying products or services online. The sample population consists of consumers who have experienced online shopping through various retail stores and web-based merchants. Structured personal interviews using questionnaires were employed to collect primary data, ensuring a comprehensive understanding of consumer behavior. Additionally, online questionnaires were distributed to gather responses from a diverse range of participants. A total of 390 usable responses were obtained after addressing missing data. The study employs the Theory of Reasoned Action (TRA) and the Theory of Planned Behavior (TPB) as the theoretical framework to analyze consumer behavior towards online shopping experiences. Confirmatory Factor Analysis (CFA) was conducted using AMOS 20.0 software to validate the measurement model. The results indicate high convergent validity, with factor loadings exceeding 0.5 and construct reliabilities surpassing 0.7. Furthermore, discriminant analysis confirms the distinctiveness of the measurement model's constructs. Key findings reveal that factors such as price, trust, convenience, consumer habits, and website information significantly influence consumer attitudes, buying intentions, and satisfaction levels in the Indian e-commerce market. The study provides valuable insights for online marketers to enhance their strategies, attract and retain customers, and drive sustainable growth in the dynamic e-commerce landscape.

Key Words: e-commerce, Theory of Reasoned Action, Theory of Planned Behavior and consumer behaviour

Introduction

The proliferation of the internet and digital technologies has revolutionized the retail landscape, giving rise to a dynamic and rapidly growing sector online shopping. The rapid growth of the Internet and wireless technologies has substantially impacted onlineshopping.(Poon & Tung, 2024).The widespread availability of the Internet and the prevalence of social networking sites haveempowered consumers to access information and take control of their shopping experiences(Nguyen et al., 2024). This shift has profoundly impacted consumer behavior, reshaping how individuals interact with brands, make purchasing decisions, and express satisfaction with their shopping experiences. Understanding consumer attitudes towards online shopping, their buying behavior, and the factors that contribute to their satisfaction is crucial for businesses aiming to thrive in this competitive environment. Consumer attitudes towards online shopping are influenced by a myriad of factors, including convenience, price comparison, variety of products, and the ability to shop from anywhere at any time. These attitudes, in turn, drive buying behaviors that differ significantly from traditional in-store shopping. Online shoppers are more likely to engage in extensive product research, rely on reviews and ratings, and utilize digital tools to find the best deals.Specifically, modern society is faced with advances in the field of ArtificialIntelligence (AI), Machine Learning (ML) and Deep Learning (DP) that require scholars andmanagers to reflect on and reshape the relationship between man and technologicalapplications.(Aiolfi, 2023)

Furthermore, consumer satisfaction in the online shopping context hinges on various elements such as website usability, product quality, delivery service, and post-purchase support. Satisfied customers are more likely to exhibit repeat purchase behavior and brand loyalty, making customer satisfaction a critical focus for online retailers. This research article aims to delve into the intricate relationship between consumer attitudes, buying behavior, and satisfaction in the realm of online shopping. By examining these interconnected aspects, the study seeks to provide valuable insights for e-commerce businesses to enhance their strategies, improve customer experiences, and foster long-term loyalty.

The e-commerce industry in India has witnessed remarkable growth in recent years, driven by increased internet penetration, smartphone usage, and a young, tech-savvy population. The COVID-19 pandemic further accelerated this trend, with more consumers turning to online platforms for their shopping needs. As of 2024, the industry is poised for continued expansion, supported by favorable government policies, such as the Digital India initiative and improvements in digital infrastructure. Major e-commerce players like Amazon, Flipkart, and Reliance JioMart are intensifying competition, leading to innovations in logistics, payment solutions, and customer service. Additionally, there is a significant rise in the popularity of online

grocery shopping, fashion, electronics, and direct-to-consumer brands. Social commerce and the integration of artificial intelligence and augmented reality are also shaping the future of the e-commerce landscape in India, offering personalized shopping experiences and enhancing customer engagement. However, challenges such as regulatory changes, data privacy concerns, and logistical hurdles in rural areas remain. Overall, the e-commerce sector in India is dynamic and rapidly evolving, with significant opportunities for growth and innovation.

Importance of the study

The importance of research into consumer attitudes, buying behavior, and satisfaction towards online shopping is especially critical in today's digital era. The COVID-19 pandemic has significantly accelerated the shift to e-commerce, making online shopping an integral part of everyday life for many consumers globally. Since 2014, online sales have increased fourfold and are expected to reach more than 8,000 billion US dollars by 2026. e-Commerce as a percentage of total worldwide sales stood at 19.7 per cent in 2022 and is expected to reach 24 per cent in 2026. The leading sources of inspiration for online shoppers worldwide in 2022 are marketplaces (34 per cent), search engines (31 per cent), social media (28 per cent), YouTube (25 per cent) and retailers sites (18 per cent). Meanwhile, the main sources of information about products are search engines (53 per cent), online stores (45 per cent) and physical stores (33 per cent). (Moliner & Tortosa-Edo, 2024). Understanding these evolving consumer preferences and behaviors is crucial for businesses to adapt and thrive in this rapidly changing market. Enhanced customer experiences, driven by insights into what contributes to satisfaction, such as website usability, product quality, and efficient delivery, are key to retaining customers and building brand loyalty. Strategic decision-making is also bolstered by a deep understanding of consumer buying behavior, allowing businesses to tailor their product offerings, marketing strategies, and customer service to different consumer segments. Additionally, technological innovations in e-commerce platforms, informed by consumer needs and expectations, can significantly enhance shopping experiences. Addressing concerns related to trust and security is vital, as these remain significant barriers for many online shoppers. By identifying and mitigating these concerns, businesses can build a loyal customer base. Furthermore, insights into regional differences in consumer behavior are essential for multinational companies to tailor their strategies to diverse markets. Overall, this research is vital for businesses seeking to gain a competitive edge, ensure customer satisfaction, and drive sustainable growth in the dynamic e-commerce landscape.

The study of consumer behavior is not a new area, high available literature in the academic arena, online consumer behavior has become an emerging research area in marketing research. Behavioral researchers mostly draw theories from classical conditioning such as behavioral learning, personality research, attitude, and

information processing models. The literature has strongly revealed the all components of consumer behavior are applied to online consumer research. But still, there are significant differences exists between off-line and online consumer behavior in diverse conceptualization. The web-store facilities, website design, and e-tailer information are integrated into the Theory of Reasoned Action (TRA), and the Theory of Planned Behaviour (TPB) can build the model to better explain consumer behavior towards online shopping experiences.

Review of Literature

aims to understand consumer behaviour in the context of online food delivery (OFD), especially given the mandatory lockdown imposed in some countries that have modified the behaviour of consumers. Using model goal-directed behaviour (MGB), this study was conducted to investigate consumer perceived risk on the use of OFD services. (Poon & Tung, 2024). It examines how entertainment, information and interaction values affect attitudes toward food videos and vloggers. Additionally, it investigates the potential for product placement by studying the effects of attitudes toward food videos and vloggers on consumers' behavioral intention regarding purchasing featured food ingredient (Nguyen et al., 2024). His research is to analyze how omnichannel consumer journey design (OCJD) influences the online customer experience (OCE) and e-satisfaction in consumers' multirooming behavior (searching for information in online and offline channels and purchasing the product online) (Moliner & Tortosa-Edo, 2024). Investigates the impact of age on retail-related behavioural changes and behavioural stability of elderly shoppers (in comparison to younger consumers) during a crisis. (Schwendtner et al., 2024). The psychological processes underlying sport fans' post-purchase innovativeness behaviour. It aims to establish a theoretical framework that elucidates the formation of sport fans' word-of-mouth (WOM) behaviours, particularly emphasising the structural relationship between motivated consumer innovativeness and satisfaction in using AR live-streaming services (Kim & Manoli, 2024). Examine the purchase behavior of consumers towards green products by adapting and extending the theory of planned behavior with the inclusion of three pertinent environmental factors posited to reflect environmental consciousness in the form of environmental concern, environmental knowledge and environmental values (Laheri et al., 2024). to identify directly quantifiable product information quality (PIQ) criteria, to assess the effects of PIQ and to evaluate the moderating effect of product involvement. (Amsl et al., 2023). Light on the competing extrinsic motivations behind the mobile shopping process of regular and occasional shoppers. Price and convenience, shopping security, order delivery and post-sale service are investigated as antecedents of the mobile shopping attitude-intention path. (Hernández, 2023). The research aims to understand how smart speakers are perceived by their actual and potential users, their attitude towards smart speakers and consequently their intention to use them. It showed that the

higher the importance attributed to usefulness and ease of use, the higher the positive attitude that in turn positively affects the intention to use smart speakers (Aiolfi, 2023). To determine the factors that influence the consumer's online shopping intention in the current pandemic context (COVID-19). For this purpose, a conceptual model has been developed by introducing the constructs "attitude," "perceived utility," "intention" as well as the variable "perceived risk of contagion." (El Moussaoui & Benbba, 2023). To understand if the use of electronic commerce differs in a situation characterized by uncertainty. The results show online activities during changes in consumer behaviour patterns and retailers' strategies. This research will allow online retail managers and practitioners to obtain important information to help them define appropriate customer-oriented strategic actions to enhance value in the electronic context for both customers and firms. (Appolloni et al., 2023).

The present study shows how a potential segment of novel online shoppers should be driven

towards their online experience by supporting their main motivations to switch to online. (De Canio et al., 2023).

Despite the extensive growth of online shopping, there remains a research gap in understanding the nuanced factors influencing consumer satisfaction and loyalty in different demographic segments. Existing studies often focus broadly on consumer behavior without delving into specific influences such as cultural differences, technological adaptability, and post-purchase experiences. Additionally, the impact of emerging technologies on consumer attitudes has not been comprehensively explored. Addressing these gaps can provide deeper insights for tailoring e-commerce strategies to diverse consumer needs.

Statement of the Problem

The internet has revolutionized retail shopping, providing numerous advantages over traditional channels and challenging conventional retail outlets. Online shopping is rapidly gaining popularity in India, driven by platforms like Flipkart, Amazon, and Snapdeal, which facilitate both large and small businesses in reaching consumers. The rise of internet usage, particularly among young consumers, has boosted e-commerce, with traditional retailers also adopting online platforms. Key factors influencing online purchasing behavior include price, trust, convenience, consumer habits, and website information. Understanding these factors is crucial for online marketers to enhance their strategies, attract, and retain customers. This study aims to analyze the relationship between consumer attitudes, buying intentions, and satisfaction in the Indian e-commerce market, using theories of planned behavior and action.

The study aims to identify the key factors influencing consumer buying behavior towards online shopping in Coimbatore City.

Methodology

The methodology section outlines the systematic procedures and techniques applied to identify and select the research problem, process and analyze data scientifically, and interpret information to arrive at meaningful conclusions. This section describes the research design, sampling procedure, analytical framework, tools used, and evaluates the overall validity and reliability of the study.

Research Design and Sampling

The study targets internet users in Coimbatore City who are interested in buying online products or services. The sample population consists of consumers who have experienced online shopping through retail stores and web-based merchants. Participants were selected based on an exclusion criterion at the beginning of the interview, which confirmed their use of online purchasing.

Participants were chosen from a diverse range of online buyers, with a focus on those who frequently purchase products online. The sample primarily represents different groups of online buyers in Coimbatore City, ensuring a comprehensive understanding of various consumer behaviors. Structured personal interviews using structured questionnaires were employed to collect primary data. Personal interviews were chosen for their versatility and effectiveness in achieving the study's objectives. Participants were approached at convenient locations within Coimbatore City, including workplaces, railway stations, bus stands, and shopping areas. Additionally, some questionnaires were distributed online via Google Forms. A total of 400 questionnaires were distributed, with 10 returned as unusable. After addressing missing data through listwise deletion, which excludes entire records with missing information, the final sample comprised 390 respondents.

Results and Discussions

The consumer behaviour towards online shopping experiences towards Coimbatore district and the survey information further analysed towards structural equation modeling (SEM) with the help of AMOS 20.0 software. Hair, Black, Babin, Anderson, and Tatham (2013) has focussed and analysed by two step approach of analysis confirmatory factor analysis. The CFA has been utilised to the estimation of the measurement of convergent validates of the model. In order test the hypothesis, the CFA model framework assessed, interpreted and further validation of hypothesis results.

The confirmatory factor analysis was checked the robustness and validity of the tested factors, in addition the estimation of the hypothesized factor structure permitted into the model (Hair et al., 2013). The confirmatory factors were obtained from the pilot study results and confirmation of the content validity of the expert's

group. These variables are recorded into AMOS, further scrutiny for the calculation of confirmatory analysis. The factors are selected items response loading score higher than 0.5 (Netemeyer, Bearden, & Sharma, 2003). Since the respective chi-square statistics is ($\chi^2=1319.804$, d.f.=390, p-value =0.0001) with significant level and other fit indices were used (Hair et al., 2013).

The model framework was checked by the adequacy of the estimates as well as parameter as a whole, for the indicator of the goodness-of-fit statistics. The ratio of chi-square minimum to the degree of freedom (CMIN/ df) was 3.384, indicating a good fit between the hypothesized model and the data. Hair et al. (2013) have also suggested that other indices such as goodness-of-fit index (GFI), comparative fit index (CFI), incremental fit index (IFI), and Tucker–Lewis index (TLI) should be greater than 0.9. The root means square error of approximation (RMSEA), which should be equal to or less than 0.8 (Hair et al., 2013, p. 641) was also used.

Table 1.0 Reliability and Validity of Measurement Model

Factor and Items		Alpha	Average Variance Extracted (AVE)	Construct Reliability	
Price		0.878	0.591	0.768	
Information		0.801	1.324	3.213	
Trust		0.702	1.052	1.025	
Convenience		0.771	1.207	1.098	
Social Influence		0.743	1.093	1.045	
Motivation		0.768	0.551	0.741	
Goodness of fit indices					
CMIN/df	3.384	CFI	0.664	GFI	0.805
AGFI	0.768	NFI	0.588	IFI	0.670
TLI	0.626	RMSEA	0.078		
Source: Computation form Primary data					

From the study, it is evident from the table, the respective result of GFI (= 0.805), adjusted GFI (= 0.768), IFI (= 0.670), CFI (= 0.664), normed fit index (NFI) (= 0.588), TLI (= 0.626), and RMSEA (= 0.078). The statistical significance of parameter estimates was established as good measures of test-statistic t (critical ratio). These values, found to be high in each case for loadings, indicate convergent validity.

To assess construct validity, Ping (2004) has advocated the use of convergent and discriminant validities. As per Petter, Straub, and Rai (2007), the former identifies whether there is a high correlation among the measures of a specific constructor else correlated with those of other constructs. In this study, the average variance extracted (AVE) ranges to price is 0.591, followed by information (1.324), trust (1.052), convenience (1.207), social influence (1.093) and motivation (0.551).

Table 2.0: Estimation of Variables and respective paths

Estimate			S.E.	C.R.	P	Label
Price						
price5	<---	Price	1.000			
price4	<---	Price	.746	.116	6.421	***
price3	<---	Price	.878	.108	8.142	***
price2	<---	Price	1.269	.134	9.483	***
price1	<---	Price	1.248	.132	9.459	***
Information						
infor5	<---	infor	1.000			
infor4	<---	infor	2.804	1.065	2.632	.008
infor3	<---	infor	4.925	1.743	2.826	.005
infor2	<---	infor	2.140	.827	2.586	.010
infor1	<---	infor	3.863	1.377	2.804	.005
Trust						
trust5	<---	trust	1.000			
trust4	<---	trust	1.382	.158	8.731	***
trust3	<---	trust	1.137	.165	6.895	***
trust2	<---	trust	1.122	.149	7.540	***
turst1	<---	trust	.894	.158	5.660	***
Convenience						
conv5	<---	conv	1.000			
conv4	<---	conv	1.124	.148	7.593	***
conv3	<---	conv	1.305	.163	7.988	***
conv2	<---	conv	1.549	.200	7.756	***

Estimate			S.E.	C.R.	P	Label
conv1	<---	conv	.819	.127	6.458	***
Social Influence						
soci5	<---	soci	1.000			
soci4	<---	soci	2.179	.318	6.861	***
soci3	<---	soci	.743	.172	4.326	***
soci2	<---	soci	.342	.155	2.203	.028
soci1	<---	soci	.229	.152	1.505	.132
Motivation and Habits						
mot5	<---	moti	1.000			
mot4	<---	moti	1.235	.131	9.454	***
mot3	<---	moti	.647	.122	5.298	***
mot2	<---	moti	.698	.113	6.186	***
mot1	<---	moti	.572	.101	5.658	***

The standardized loadings and the measurement model along with t values (critical ratios) are shown in the same table.

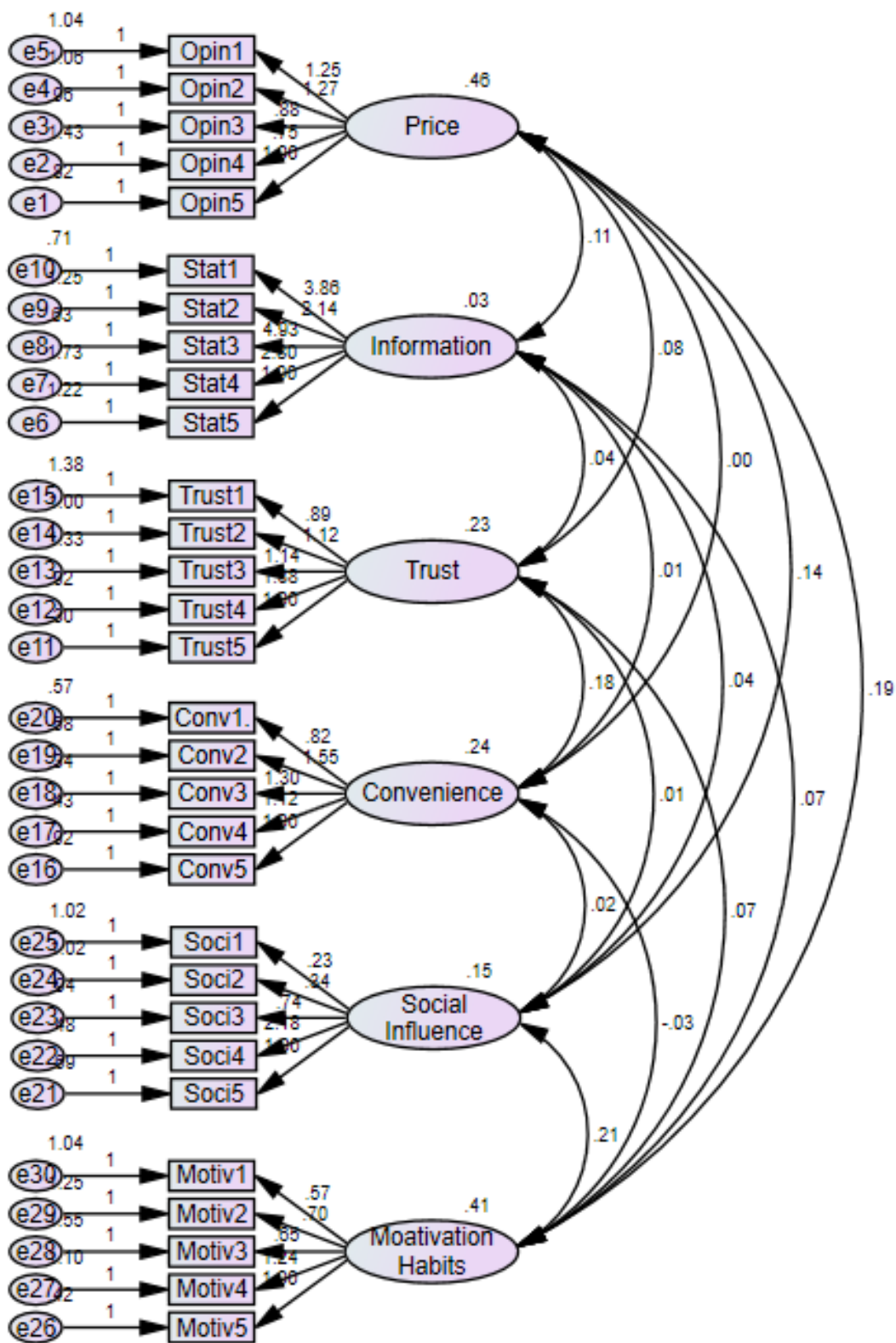


Table 3.0: Test of Discriminant Analysis for the Measurement Model

	Motivation	Social influence	Convenience	trust	Information	Price
Motivation	0.742*					
Social influence	0.207	1.045*				
Convenience	-0.031	0.017	1.098*			
Trust	0.072	0.014	0.175	1.025*		
Information	0.068	0.037	0.009	0.036	1.150*	
Price	0.194	0.143	-0.005	0.076	0.111	0.768*

Notes: * values are the square root of AVE; others are correlation coefficients.

Since this is more than the minimum desired value of 0.50, it confirms convergent validity, as has been suggested by Fornell and Larcker (1981). Similarly, other indicators such as factor loadings (more than 0.5,) and construct reliabilities (more than 0.7, refer Table 4.70) also exceeded accepted criteria. Hence, the factors have been influenced the impact of organized retail outlets and their performance with the measurement of the structural equation model.

The study explored the influences of perceived risks on desire and intention to use OFD services, and the results indicated interesting results. Performance, privacy, financial physical and COVID-19 risk negatively affect consumer’s desire, while only physical and COVID-19 risk negatively affect consumer intention to engage in OFD services.(Poon & Tung, 2024). E-Satisfaction is the consumer’s psychological or emotional state resulting from comparing expectations with e-commerce performance after the shopping experience(Moliner&Tortosa-Edo, 2024). Consumers often returned to their pre-crisis shopping patterns. Elderly shoppers, in particular, are strongly habituated to their shopping behaviour; “.. . after a crisis, I will goshopping again once a week and I will do it myself again and not from the daughter ...” [stability in behaviour; elderly interviewee]. This behaviour was influenced by interpersonal factors such as social (e.g. importance of personal contact), personal (no need for change) and

psychological (e.g. rejection of change) bases. Elderly people tended not to change their online shopping behaviour and switch to online purchase even after crises (technological factor) (e.g. "... I have never learned online shopping and I will never learn it. Because it is not necessary and because the personal is very important to me ..." [online shopping; elderly interviewee]). Explaining this, we identified reasons including the importance of personal contacts, perceived lack of need and the avoidance of change, as well as the preference for tangible products. (Schwendtner et al., 2024). Customer satisfaction comprises two main aspects: overall satisfaction and transaction specific satisfaction. Scholars tend to share two dissimilar views on satisfaction, distinguishing overall satisfaction (i.e. cumulative satisfaction) from transaction-specific satisfaction (Kim & Manoli, 2024). The SEM's results affirmed the positive relationship between perceived ease of use, web characteristics and perceived enjoyment. Likewise, the positive relationship between perceived enjoyment, online consumer reviews and web characteristics with online purchase intention. (Appolloni et al., 2023)

Managerial implications

The present research on consumers' attitudes, buying behavior, and satisfaction towards online shopping reveals a significant shift in consumer preferences towards digital marketplaces. This shift is primarily driven by the convenience and accessibility that online shopping offers, allowing consumers to shop from anywhere at any time. Technological advancements, such as user-friendly mobile apps and secure payment gateways, have played a crucial role in building consumer trust and confidence in online transactions. Factors like competitive pricing, extensive product variety, and the ability to easily compare products and read user reviews have also been pivotal in shaping buying behavior. Additionally, promotional offers and discounts are strong incentives that further encourage online purchases. Overall, consumer satisfaction with online shopping is generally high, stemming from the efficient, personalized, and often cost-effective shopping experience that online platforms provide. This satisfaction is likely to sustain and even boost the continued growth and evolution of e-commerce.

The research on consumers' attitudes, buying behavior, and satisfaction towards online shopping offers several important managerial implications. Businesses must prioritize the development of user-friendly online platforms. Investing in intuitive, easy-to-navigate websites and mobile applications can significantly enhance the shopping experience, thereby increasing customer satisfaction and retention. Additionally, improving security measures is crucial; managers should focus on implementing robust security protocols and secure payment gateways to build and maintain consumer trust. Leveraging technology and data analytics is another key implication. By analyzing customer data, businesses can gain insights into consumer preferences and behavior, allowing for personalized marketing strategies and product

recommendations. Furthermore, offering competitive pricing, diverse product selections, and attractive promotional offers can effectively attract and retain customers. Businesses should also encourage and facilitate customer reviews, as positive feedback can significantly influence potential buyers. Overall, these strategies can help businesses optimize their online presence, improve customer satisfaction, and drive sales growth in the competitive e-commerce landscape.

Limitations and further research directions

There are some limitations associated with the online survey and the sample size in this research. Although the sample is considered acceptable for a structural equation model, it is intended for future research to enlarge the sample size to enhance the generalizability of the findings. Additionally, the present study is restricted to the Coimbatore district only, which may limit the applicability of the results to other regions. Future studies should consider including a broader geographic area to provide a more comprehensive understanding of consumer attitudes, buying behavior, and satisfaction towards online shopping.

Reference

1. Aiolfi, S. (2023). How shopping habits change with artificial intelligence: smart speakers' usage intention. *International Journal of Retail and Distribution Management*, 51(9–10), 1288–1312.
2. Amsl, S., Watson, I., Teller, C., & Wood, S. (2023). Presenting products on websites – the importance of information quality criteria for online shoppers. *International Journal of Retail and Distribution Management*, 51(9–10), 1213–1238.
3. Appolloni, A., Basile, V., Caboni, F., & Pizzichini, L. (2023). An innovative approach to online consumer behaviour segmentation: the self-determination theory in an uncertain scenario. *European Journal of Innovation Management*, 26(7), 308–327.
4. De Canio, F., Fuentes-Blasco, M., & Martinelli, E. (2023). Exploring channel switching in the aftermath of the Covid-19 pandemic: Are shoppers all driven by the same motivations? *International Journal of Retail and Distribution Management*, 51(12), 1656–1676.
5. El Moussaoui, A. E., & Benbba, B. (2023). Determinants of consumer's online shopping intention during COVID-19. *Journal of Electronic Business & Digital Economics*, 2(1), 69–88.
6. Hernández, M. S. (2023). Beliefs and attitudes of canarians towards the chilean linguistic variety. *Lenguas Modernas*, 62, 183–209.
7. Kim, S., & Manoli, A. E. (2024). Transforming sport consumption: exploring motivated sport fans innovativeness in the context of AR live sport streaming. *International Journal of Sports Marketing and Sponsorship*, 25(2), 444–463.

8. Laheri, V. K., Lim, W. M., Arya, P. K., & Kumar, S. (2024). A multidimensional lens of environmental consciousness: towards an environmentally conscious theory of planned behavior. *Journal of Consumer Marketing*, 41(3), 281–297.
9. Moliner, M. A., & Tortosa-Edo, V. (2024). Multirooming: generating e-satisfaction throughout omnichannel consumer journey design and online customer experience. *Journal of Research in Interactive Marketing*, 18(3), 349–369.
10. Nguyen, T. M. N., Le, B. N., Leenders, M. A. A. M., & Poolsawat, P. (2024). Food vloggers and their content: understanding pathways to consumer impact and purchase intentions. *Journal of Trade Science*.
11. Poon, W. C., & Tung, S. E. H. (2024). The rise of online food delivery culture during the COVID-19 pandemic: an analysis of intention and its associated risk. *European Journal of Management and Business Economics*, 33(1), 54–73.
12. Schwendtner, T., Amsl, S., Teller, C., & Wood, S. (2024). Shopping behaviour of elderly consumers: change and stability during times of crisis. *International Journal of Retail and Distribution Management*, 52(13), 1–15.
13. Connolly, Regina and Frank Bannister. 2007. “Consumer Trust in Internet Shopping in Ireland: Towards the Development of a More Effective Trust Measurement Instrument.” *Journal of Information Technology* 22(2):102–18.
14. Dennis, Charles, Isa Harris, and Balraj Sandhu. 2002. “From Bricks to Clicks: Understanding the e-Consumer.” *Qualitative Market Research: An International Journal* 5(4):281–90.
15. Farag, Sedy, Jesse Weltevreden, Ton van Rietbergen, Martin Dijst, and Frank van Oort. 2006. “E-Shopping in the Netherlands: Does Geography Matter?” *Environment and Planning B: Planning and Design* 33(1):59–74.
16. Grunert, Klaus G. and Kim Ramus. 2005. “Consumers’ Willingness to Buy Food through the Internet: A Review of the Literature and a Model for Future Research.” *British Food Journal* 107(6):381–403.
17. Gupta, Kamal K., Sandhir Sharma, and Amit Tyagi. 2006. “Factors Influencing Online Shoppers’ Perceptions Of Website Quality.” *Paradigm* 10(1):44–50.
18. Hansen, Torben. 2006. “Determinants of Consumers’ Repeat Online Buying of Groceries.” *International Review of Retail, Distribution and Consumer Research* 16(1):93–114.
19. Hong, Weiyin, James Y. L. Thong, and Kar Yan Tam. 2004. “The Effects of Information Format and Shopping Task on Consumers’ Online Shopping Behavior: A Cognitive Fit Perspective.” *Journal of Management Information Systems* 21(3):149–84.
20. Hung-Joubert, Yu Ting and Cindy Erdis. 2019. “Influence of Retailers’ Website System Quality Factors on Online Shopping in South Africa †.” *African Journal of Science, Technology, Innovation and Development* 11(2):211–21.
21. Jayawardhena, Chanaka, Len Tiu Wright, and Rosalind Masterson. 2003. “An

Investigation of Online Consumer Purchasing.” Qualitative Market Research:
An International Journal 6(1):58–65.